



# Bank Holding Company Performance Report March 31, 2022—FR BHCPR

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**BHC Name** [OCEANFIRST FINANCIAL CORP.](#)

**City/State** [TOMS RIVER, NJ](#)

## Bank Holding Company Information

Federal Reserve District: [3](#)

Consolidated Assets (\$000): [12,173,262](#)

Peer Group Number: [1](#) Number in Peer Group: [134](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

[OCEANFIRST FINANCIAL CORP.](#)

[975 HOOPER AVE](#)

[TOMS RIVER, NJ 08753](#)

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## Summary Ratios

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Average assets (\$000) .....	11,865,430	11,439,898	11,617,374	11,208,147	8,056,058
Net income (\$000) .....	25,759	32,697	110,076	63,309	88,574
Number of BHCs in peer group .....	134	133	130	128	146

	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Earnings and Profitability:</b>															
<b>Percent of Average Assets</b>															
Net interest income (tax equivalent) .....	2.83	2.55	68	2.57	2.67	39	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
+ Non-interest income .....	0.42	0.97	17	0.45	1.13	18	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
- Overhead expense .....	1.94	2.18	37	1.81	2.28	20	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
- Provision for credit losses .....	0.06	0.04	69	-0.02	-0.12	57	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
+ Securities gains (losses) .....	0	0	8	0	0.01	32	0	0.01	23	0.05	0.02	79	0	0.01	29
+ Other tax equivalent adjustments .....	0.09	0	98	0	0	48	0	0	46	0	0	48	0	0	46
= Pretax net operating income (tax equivalent) .....	1.24	1.35	38	1.53	1.78	33	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Net operating income .....	0.87	1.03	28	1.14	1.36	31	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Net income .....	0.87	1.02	28	1.14	1.35	32	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Net income (Subchapter S adjusted) .....		1.74			1.78			1.97			1.18			1.41	
<b>Percent of Average Earning Assets</b>															
Interest income (tax equivalent) .....	3.36	2.96	76	3.32	3.18	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense .....	0.25	0.20	73	0.44	0.29	79	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent) .....	3.11	2.75	71	2.88	2.88	46	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
<b>Losses, Allowance, and Past Due + Nonaccrual</b>															
Net loan and lease losses / Average loans and leases .....	0	0.09	17	-0.01	0.16	7	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Earnings coverage of net loan and lease losses (X) .....	-384.64	38.54	4	-151.75	25.70	5	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
Allowance for loan and lease losses / Total loans and leases not held-for-sale .....	0.56	1.20	8	0.76	1.49	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.56	1.17	10	0.76	1.47	9	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Nonaccrual loans and leases + OREO / Total loans and leases + OREO .....	0.30	0.47	30	0.54	0.70	41	0.30	0.49	27	0.70	0.71	56	0.41	0.56	37
30–89 days past due loans and leases / Total loans and leases .....	0.18	0.32	31	0.21	0.33	42	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48
<b>Liquidity and Funding</b>															
Net noncore funding dependence .....	-0.53	-1.97	56	-10.41	-0.51	20	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence .....	-2.24	-6.65	61	-11.21	-6.88	32	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Net loans and leases / Total assets .....	74.47	59.31	84	67.87	60.99	72	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
<b>Capitalization</b>															
Tier 1 leverage ratio .....	9.42	9.06	62	9.86	9.15	76	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Holding company equity capital / Total assets .....	12.48	10.29	81	12.93	10.72	82	12.91	10.71	80	12.96	11.16	77	13.96	11.37	85
Total equity capital (including minority interest) / Total assets .....	12.48	10.40	81	12.93	10.85	80	12.91	10.82	80	12.96	11.29	77	13.96	11.43	85
Common equity tier 1 capital / Total risk-weighted assets .....	9.91	12.21	16	11.09	12.57	31	10.26	12.42	20	11.04	12.38	32	12.14	12.50	55
Net loans and leases / Equity capital (X) .....	5.97	5.82	53	5.25	5.73	44	5.66	5.53	54	5.22	5.58	44	5.38	6.55	25
Cash dividends / Net income .....	42.69	33.45	68	34.12	23.13	68	40.44	28.27	76	67.79	42.30	84	38.66	25.65	71
Cash dividends / Net income (Subchapter S adjusted) .....		28.47			14.81			3.14			-0.65			93.20	
<b>Growth Rates</b>															
Assets .....	5.01	9.35	44	10.41	16.49	35	2.60	10.50	19	38.63	16.68	93	9.77	8.66	64
Equity capital .....	1.38	4.03	52	6.30	9.13	47	2.18	7.46	29	28.71	6.99	93	10.95	12.19	51
Net loans and leases .....	15.23	6.29	79	-0.81	7.22	31	10.83	3.36	80	24.75	9.07	86	11.26	8.63	70
Noncore funding .....	21.88	-10.65	88	-67.74	-25.09	2	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76
<b>Parent Company Ratios</b>															
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Long-term debt / Equity capital .....	8.23	11.08	53	10.68	11.33	58	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Equity investment in subsidiaries / Equity capital .....	103.85	103.47	57	101.78	102.85	47	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Cash from ops + noncash items + op expense / Op expense + dividends .....	121.53	125.04	52	197.44	98.58	87	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Income Statement—Revenues and Expenses

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	82,460	77,945	315,189	350,021	280,579	5.79	96.79
Income from lease financing receivables.....	8	15	48	82	131	-46.67	-52.94
Fully taxable income on loans and leases.....	82,329	77,748	314,563	350,103	280,710	5.89	96.40
Tax-exempt income on loans and leases.....	139	212	674	0	0	-34.43	
Estimated tax benefit on income on loans and leases.....	37	56	179	0	0	-34.30	
Income on loans and leases (tax equivalent).....	82,505	78,016	315,416	350,103	280,710	5.75	96.82
Investment interest income (tax equivalent).....	7,821	5,782	23,114	25,201	24,376	35.27	113.57
Interest on balances due from depository institutions.....	37	277	1,258	1,034	1,165	-86.64	-90.95
Interest income on other earning assets.....	284	833	1,237	4,712	4,203	-65.91	-40.96
Total interest income (tax equivalent).....	90,647	84,908	341,025	381,050	310,454	6.76	95.06
Interest on time deposits of \$250K or more .....	263	630	1,840	7,068	2,883	-58.25	27.05
Interest on time deposits < \$250K.....	1,185	3,010	8,233	16,420	12,614	-60.63	-5.65
Interest on foreign office deposits .....	0	0	0	0	0		
Interest on other deposits .....	2,593	4,857	15,136	24,802	22,935	-46.61	96.74
Interest on other borrowings and trading liabilities.....	644	490	2,271	10,577	12,336	31.43	-49.49
Interest on subordinated debt and mandatory convertible securities .....	2,044	2,283	9,161	7,790	2,055	-10.47	329.41
Total interest expense.....	6,729	11,270	36,641	66,657	52,823	-40.29	48.48
Net interest income (tax equivalent).....	83,918	73,638	304,384	314,393	257,631	13.96	100.09
Non-interest income.....	12,347	12,878	46,870	53,257	42,228	-4.12	71.77
Adjusted operating income (tax equivalent) .....	96,265	86,516	351,254	367,650	299,859	11.27	95.95
Overhead expense.....	57,524	51,691	226,987	248,943	190,251	11.28	77.92
Provision for credit losses.....	1,851	-619	-11,832	57,847	1,637		164.43
Securities gains (losses) .....	-87	0	0	5,878	0		
Other tax equivalent adjustments .....	2,786	0	0	0	0		
Pretax net operating income (tax equivalent).....	36,803	43,731	143,244	82,551	108,238	-15.84	128.93
Applicable income taxes .....	7,972	10,679	32,164	17,732	18,784	-25.35	109.84
Tax equivalent adjustments .....	3,072	355	1,004	1,510	880	765.35	1086.10
Applicable income taxes (tax equivalent).....	11,044	11,034	33,168	19,242	19,664	0.09	172.15
Minority interest .....	0	0	0	0	0		
Net income before discontinued operations, net of minority interest .....	25,759	32,697	110,076	63,309	88,574	-21.22	114.34
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	25,759	32,697	110,076	63,309	88,574	-21.22	114.34
<b>Memoranda</b>							
Net income - holding company and noncontrolling (minority) interest.....	25,759	32,697	110,076	63,309	88,574	-21.22	114.34
Investment securities income (tax equivalent).....	7,821	5,782	23,114	25,201	24,376	35.27	113.57
US Treasury and agency securities (excluding mortgage-backed securities) .....	594	589	2,239	3,067	3,088	0.85	330.43
Mortgage-backed securities .....	3,122	3,048	12,174	14,036	15,301	2.43	17.32
All other securities .....	4,105	2,145	8,701	8,098	5,987	91.40	375.67
Cash dividends declared.....	10,997	11,156	44,510	42,917	34,241	-1.43	129.73
Common .....	9,993	10,152	40,494	42,917	34,241	-1.57	108.75
Preferred.....	1,004	1,004	4,016	0	0	0.00	

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Relative Income Statement and Margin Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Average Assets</b>															
Interest income (tax equivalent) .....	3.06	2.75	71	2.97	2.96	51	2.94	2.85	54	3.40	3.27	60	3.85	4.19	23
Less: Interest expense .....	0.23	0.19	71	0.39	0.27	76	0.32	0.23	74	0.59	0.48	72	0.66	0.95	19
Equals: Net interest income (tax equivalent) .....	2.83	2.55	68	2.57	2.67	39	2.62	2.60	49	2.81	2.77	44	3.20	3.21	42
Plus: Non-interest income .....	0.42	0.97	17	0.45	1.13	18	0.40	1.04	16	0.48	1.21	19	0.52	0.90	26
Equals: adjusted operating income (tax equivalent) .....	3.25	3.56	34	3.03	3.87	9	3.02	3.70	13	3.28	4.04	16	3.72	4.16	36
Less: Overhead expense .....	1.94	2.18	37	1.81	2.28	20	1.95	2.17	37	2.22	2.57	35	2.36	2.59	37
Less: Provision for credit losses .....	0.06	0.04	69	-0.02	-0.12	57	-0.10	-0.09	42	0.52	0.51	57	0.02	0.12	18
Plus: Realized gains (losses) on held-to-maturities securities .....	0	0	49	0	0	50	0	0	49	0	0	46	0	0	48
Plus: Realized gains (losses) on available-for-sale securities .....	0	0	8	0	0.01	33	0	0.01	23	0.05	0.02	79	0	0.01	29
Plus: other tax equivalent adjustments .....	0.09	0	98	0	0	48	0	0	46	0	0	48	0	0	46
Equals: Pretax net operating income (tax equivalent) .....	1.24	1.35	38	1.53	1.78	33	1.23	1.66	14	0.74	1.04	23	1.34	1.53	32
Less: Applicable income taxes (tax equivalent) .....	0.37	0.31	69	0.39	0.40	51	0.29	0.38	21	0.17	0.23	31	0.24	0.35	19
Less: Minority interest .....	0	0	42	0	0	42	0	0	40	0	0	42	0	0	45
Equals: Net operating income .....	0.87	1.03	28	1.14	1.36	31	0.95	1.26	16	0.56	0.81	22	1.10	1.19	39
Plus: Net extraordinary items .....	0	0	50	0	0	50	0	0	50	0	0	50	0	0	50
Equals: Net income .....	0.87	1.02	28	1.14	1.35	32	0.95	1.26	16	0.56	0.82	22	1.10	1.19	39
Memo: Net income (last four quarters) .....	0.88	1.17	16	0.69	1.07	17	0.95	1.26	16	0.56	0.82	22	1.10	1.19	38
Net income—BHC and noncontrolling (minority) interest .....	0.87	1.04	27	1.14	1.37	32	0.95	1.27	15	0.56	0.83	22	1.10	1.19	39
<b>Margin Analysis</b>															
Average earning assets / Average assets .....	90.92	93.16	20	89.43	93.08	10	90.09	93.08	16	88.37	92.32	10	87.32	93.22	2
Average interest-bearing funds / Average assets .....	64.79	60.43	72	67.44	62.97	71	65.08	61.99	69	73.63	64.06	82	80.42	70.66	83
Interest income (tax equivalent) / Average earning assets .....	3.36	2.96	76	3.32	3.18	55	3.26	3.06	61	3.85	3.55	68	4.41	4.49	42
Interest expense / Average earning assets .....	0.25	0.20	73	0.44	0.29	79	0.35	0.25	78	0.67	0.52	75	0.75	1.02	22
Net interest income (tax equivalent) / Average earning assets .....	3.11	2.75	71	2.88	2.88	46	2.91	2.80	53	3.17	3.01	51	3.66	3.45	55
<b>Yield or Cost</b>															
Total loans and leases (tax equivalent) .....	3.73	3.88	41	4	4.05	51	3.95	4.01	47	4.29	4.27	55	4.69	4.98	30
Interest-bearing bank balances .....	0.18	0.18	47	0.10	0.10	55	0.15	0.14	78	0.18	0.27	24	2.93	2.26	83
Federal funds sold and reverse repos .....		0.28			0.26			0.25			0.68		2.30	2.02	60
Trading assets .....		0.43			0.39			0.45			0.60			0.49	
Total earning assets .....	3.35	2.93	76	3.31	3.15	56	3.25	3.04	62	3.83	3.51	69	4.40	4.47	43
Investment securities (tax equivalent) .....	1.75	1.78	51	1.84	1.84	48	1.58	1.77	41	2.36	2.25	62	2.47	2.74	25
US Treasury and agency securities (excluding mortgage-backed securities) .....	1.59	1.09	84	1.35	1.30	56	1.42	1.14	69	1.86	1.75	58	2.20	2.54	34
Mortgage-backed securities .....	1.43	1.67	23	1.67	1.60	60	1.53	1.57	48	2.38	2.05	81	2.51	2.54	51
All other securities .....	2.56	2.75	48	1.93	2.93	18	1.67	2.81	15	2.64	3.24	25	2.75	3.80	16
Interest-bearing deposits .....	0.21	0.16	68	0.41	0.26	79	0.33	0.21	73	0.58	0.53	60	0.65	1.13	12
Time deposits of \$250K or more .....	0.97	0.48	93	1.37	0.82	90	1.20	0.66	92	3.20	1.42	98	2.15	2.13	47
Time deposits < \$250K .....	0.66	0.44	80	1.14	0.78	82	0.96	0.62	83	1.41	1.36	53	1.61	1.91	20
Other domestic deposits .....	0.16	0.13	68	0.32	0.17	83	0.24	0.15	77	0.40	0.36	65	0.47	0.86	16
Foreign deposits .....		0.14			0.13			0.14			0.42			2.53	
Federal funds purchased and repos .....	0.14	0.16	51	0.29	0.18	82	0.19	0.17	71	0.45	0.62	48	0.43	1.23	24
Other borrowed funds and trading liabilities .....	0.06	1.14	11	0.04	1.38	9	0.02	1.27	6	0.96	1.50	27	1.65	1.03	55
All interest-bearing funds .....	0.35	0.31	69	0.58	0.42	75	0.48	0.37	74	0.81	0.74	62	0.82	1.34	12

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

## Non-interest Income and Expenses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019	
<b>Non-interest Income and Expenses</b>										
Total non-interest income .....	12,347		12,878		46,870		53,257		42,228	
Fiduciary activities income .....	609		599		2,336		2,052		2,102	
Service charges on deposit accounts - domestic .....	2,457		2,884		11,021		11,915		14,891	
Trading revenue.....	0		0		0		0		0	
Investment banking fees and commissions.....	0		0		0		0		30	
Insurance activities revenue.....	0		0		0		0		0	
Venture capital revenue.....	0		0		0		0		0	
Net servicing fees .....	8		34		120		217		252	
Net securitization income .....	0		0		0		0		0	
Net gains (losses) on sales of loans, OREO, other assets.....	177		1,916		3,186		8,519		277	
Other non-interest income.....	9,096		7,445		30,207		30,554		24,676	
Total overhead expenses .....	57,524		51,691		226,987		248,943		190,251	
Personnel expense.....	30,379		28,025		118,653		112,781		88,829	
Net occupancy expense.....	7,677		6,812		27,370		29,234		24,886	
Goodwill impairment losses .....	0		0		0		0		0	
Amortization expenses and impairment loss (other intangible assets).....	1,211		1,394		5,452		6,186		4,027	
Other operating expenses.....	18,257		15,460		75,512		100,742		72,509	
Fee income on mutual funds and annuities.....	0		0		0		0		30	
<b>Memoranda</b>										
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0	
Number of equivalent employees .....	951		978		946		985		886	
Average personnel expense per employee.....	31.94		28.66		125.43		114.50		100.26	
Average assets per employee.....	12,476.79		11,697.24		12,280.52		11,378.83		9,092.62	
<b>BHC Peer # 1 Pct</b>										
<b>Analysis Ratios</b>										
Mutual fund fee income / Non-interest income .....	0	2.26	11	0	2.10	11	0	2.17	11	0
Overhead expenses / Net Interest Income + non-interest income .....	59.93	61.09	48	59.99	59.31	52	64.81	59.28	70	67.99
<b>Percent of Average Assets</b>										
Total overhead expense .....	1.94	2.18	37	1.81	2.28	20	1.95	2.17	37	2.22
Personnel expense.....	1.02	1.21	25	0.98	1.28	20	1.02	1.21	28	1.01
Net occupancy expense.....	0.26	0.23	64	0.24	0.24	47	0.24	0.23	53	0.26
Other operating expenses.....	0.66	0.71	49	0.59	0.73	37	0.70	0.72	54	0.95
Overhead less non-interest income .....	1.52	1.18	80	1.36	1.10	73	1.55	1.10	86	1.75
<b>Percent of Adjusted Operating Income (Tax Equivalent)</b>										
Total overhead expense .....	59.76	60.59	49	59.75	58.69	55	64.62	58.83	73	67.71
Personnel expense.....	31.56	33.94	33	32.39	33.28	38	33.78	32.93	48	30.68
Net occupancy expense.....	7.97	6.43	73	7.87	6.42	73	7.79	6.23	74	7.95
Other operating expenses.....	20.22	19.35	63	19.48	18.45	63	23.05	19.18	77	29.08
Total non-interest income .....	12.83	26.24	19	14.89	28.42	21	13.34	27.67	16	14.49
Fiduciary activities income .....	0.63	2.31	39	0.69	2.15	36	0.67	2.20	39	0.56
Service charges on domestic deposit accounts .....	2.55	3.51	36	3.33	3.21	51	3.14	3.27	43	3.24
Trading revenue.....	0	0.53	34	0	0.97	24	0	0.62	27	0
Investment banking fees and commissions.....	0	2.33	7	0	2.51	7	0	2.58	7	0
Insurance activities revenue.....	0	0.38	16	0	0.38	11	0	0.36	11	0
Venture capital revenue.....	0	0.02	43	0	0.02	45	0	0.04	44	0
Net servicing fees .....	0.01	1.49	24	0.04	0.99	31	0.03	0.60	28	0.06
Net securitization income .....	0	0	48	0	0.01	45	0	0.01	44	0
Net gain (loss) - sales of loans, OREO, and other assets .....	0.18	1.74	20	2.21	3.74	45	0.91	3.30	31	2.32
Other non-interest income.....	9.45	8.92	65	8.61	8.65	60	8.60	9.27	56	8.31
Overhead less non-interest income .....	46.93	33.42	85	44.86	29.66	87	51.28	30.52	96	53.23
Applicable income taxes / Pretax net operating income (tax equivalent).....	21.66	20.83	60	24.42	21.04	81	22.45	21.18	65	21.48
Applicable income tax + TE / Pretax net operating income + TE .....	30.01	22.92	94	25.23	22.74	78	23.15	22.67	58	23.31

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

03/2022

**Assets**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Real estate loans .....	8,581,071	7,390,623	8,145,825	7,287,740	5,776,591	16.11	133.57	
Commercial and industrial loans .....	488,018	458,646	437,751	417,464	330,293	6.40	226.46	
Loans to individuals .....	34,116	64,081	35,327	77,049	99,342	-46.76	270.62	
Loans to depository institutions and acceptances of other banks .....	0	0	0	0	0	0		
Agricultural loans .....	0	0	0	0	0	0		
Other loans and leases .....	13,071	14,055	13,299	22,829	18,306	-7.00	38.35	
Less: Unearned income .....	0	0	0	0	0			
Loans and leases, net of unearned income .....	9,116,276	7,927,405	8,632,202	7,805,082	6,224,532	15.00	137.28	
Less: Allowance for loan and lease losses .....	50,598	59,976	48,850	60,735	16,852	-15.64	213.28	
Net loans and leases .....	9,065,678	7,867,429	8,583,352	7,744,347	6,207,680	15.23	136.96	
Debt securities that reprice or mature in over 1 year .....	1,153,481	1,027,345	1,204,244	1,023,953	850,043	12.28	78.30	
Mutual funds and equity securities .....	96,256	106,796	106,471	141,372	15,522	-9.87	281.27	
Subtotal .....	10,315,415	9,001,570	9,894,067	8,909,672	7,073,245	14.60	129.33	
Interest-bearing bank balances .....	57,384	1,019,215	110,015	1,150,686	38,601	-94.37	-44.06	
Federal funds sold and reverse repos .....	0	0	0	0	0			
Debt securities that reprice or mature within 1 year .....	493,893	325,211	504,670	98,316	69,790	51.87	464.43	
Trading assets .....	0	0	0	0	0			
Total earning assets .....	10,866,692	10,345,996	10,508,752	10,158,674	7,181,636	5.03	131.79	
Non-interest-bearing cash and due from depository institutions .....	151,166	99,481	89,619	88,305	77,939	51.95	167.06	
Premises, fixed assets, and leases .....	146,692	137,049	149,499	135,431	125,157	7.04	107.17	
Other real estate owned .....	106	106	106	106	264	0.00	-98.79	
Investment in unconsolidated subsidiaries .....	2,654	2,655	2,655	2,655	2,345	-0.04	233.00	
Intangible and other assets .....	1,007,333	1,008,756	998,901	1,066,812	872,528	-0.14	157.43	
Total assets .....	12,173,262	11,592,326	11,748,065	11,450,269	8,259,869	5.01	133.36	
Quarterly average assets .....	11,865,430	11,439,898	11,873,936	11,695,875	8,207,462	3.72	126.38	
Average loans and leases (YTD) .....	8,852,889	7,800,361	7,986,317	8,170,210	5,991,569	13.49	131.24	
<b>Memoranda</b>								
Loans held-for-sale .....	0	43,174	0	45,524	0	-100.00	-100.00	
Loans not held-for-sale .....	9,116,276	7,884,231	8,632,202	7,759,558	6,224,532	15.63	137.29	
Real estate loans secured by 1–4 family .....	3,020,897	2,710,306	2,852,253	2,883,928	2,827,235	11.46	45.19	
Commercial real estate loans .....	5,558,650	4,676,337	5,292,043	4,399,802	2,945,844	18.87	249.89	
Construction and land development .....	449,506	404,533	411,574	426,480	232,465	11.12	162.67	
Multifamily .....	1,013,030	858,951	1,006,559	745,719	516,279	17.94	650.53	
Nonfarm nonresidential .....	4,096,114	3,412,853	3,873,910	3,227,603	2,197,100	20.02	219.37	
Real estate loans secured by farmland .....	1,524	3,980	1,529	4,010	3,512	-61.71	-66.30	
Total investment securities .....	1,743,630	1,459,352	1,815,385	1,263,641	935,355	19.48	129.52	
U.S. Treasury securities .....	43,879	400	45,474	0	999	10869.75		
US agency securities (excluding mortgage-backed securities) .....	102,335	176,689	124,333	182,334	156,361	-42.08	52.60	
Municipal securities .....	270,250	276,179	279,389	238,403	124,450	-2.15	233.77	
Mortgage-backed securities .....	865,187	730,795	888,799	625,970	561,862	18.39	67.13	
Asset-backed securities .....	302,271	103,470	303,813	16,584	10,322	192.13		
Other debt securities .....	63,452	65,023	67,106	58,978	65,839	-2.42	-7.70	
Mutual funds and equity securities .....	96,256	106,796	106,471	141,372	15,522	-9.87	281.27	
Available-for-sale securities .....	546,480	268,511	568,254	183,302	150,960	103.52	655.33	
U.S. Treasury securities .....	43,879	400	45,474	0	999	10869.75		
US agency securities (excluding mortgage-backed securities) .....	98,172	171,499	119,948	176,942	149,437	-42.76	108.42	
Municipal securities .....	0	0	0	0	25			
Mortgage-backed securities .....	102,556	145	100,276	193	499	70628.28		
Asset-backed securities .....	297,089	96,467	297,526	6,167	0	207.97		
Other debt securities .....	4,784	0	5,030	0	0			
Mutual funds and equity securities .....	0	0	0	0	0	-100.00		
Held-to-maturity securities appreciation (depreciation) .....	-50,002	15,701	12,086	29,498	8,414			
Available-for-sale securities appreciation (depreciation) .....	-17,999	2,620	-1,620	3,152	1,320			
Structured notes, fair value .....	302,818	104,241	304,600	17,189	10,263	190.50		
Pledged securities .....	1,159,225	518,974	1,214,197	431,252	474,927	123.37	95.32	

## Liabilities and Changes in Capital

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits .....	2,610,215	2,169,325	2,590,389	2,116,929	360,075	20.32	1527.70
NOW, ATS and transaction accounts .....	4,122,907	773,411	4,023,032	768,307	416,858	433.08	1275.88
Time deposits less brokered deposits < \$250K .....	583,426	836,289	633,803	974,275	790,780	-30.24	3.79
MMDA and other savings accounts .....	2,461,734	5,484,969	2,364,698	5,191,966	4,633,229	-55.12	-21.21
Other non-interest-bearing deposits .....	0	0	0	0	0	0	
Core deposits .....	9,778,282	9,263,994	9,611,922	9,051,477	6,200,942	5.55	135.81
Time deposits of \$250K or more .....	101,604	161,606	116,241	204,969	145,082	-37.13	47.25
Foreign deposits .....	0	0	0	0	0	0	
Federal funds purchased and repos .....	117,782	134,465	118,770	128,454	71,739	-12.41	52.55
Secured federal funds purchased .....	0	0	0	0	0	0	
Commercial paper .....	0	0	0	0	0	0	
Other borrowings w/remaining maturity of 1 year or less .....	75,001	0	0	0	363,024		
Other borrowings w/remaining maturity over 1 year .....	0	0	0	0	177,058		-100.00
Brokered deposits < \$250K .....	201,746	111,003	24,957	191,033	0	81.75	80598.40
Noncore funding .....	496,133	407,074	259,968	524,456	756,903	21.88	25.13
Trading liabilities .....	0	0	0	0	0	0	
Subordinated notes and debentures + trust preferred securities .....	197,071	231,401	231,903	238,861	97,651	-14.84	238.05
Other liabilities .....	182,443	191,138	127,719	151,345	51,254	-4.55	465.42
Total liabilities .....	10,653,929	10,093,607	10,231,512	9,966,139	7,106,750	5.55	129.92
 <b>Equity Capital</b>							
Perpetual preferred stock (including surplus) .....	55,527	55,527	55,527	55,527	0	0.00	
Common stock .....	612	611	611	609	519	0.16	82.14
Common surplus .....	1,093,976	1,086,763	1,091,255	1,082,189	840,693	0.66	201.01
Retained earnings .....	456,251	398,280	442,306	378,268	358,666	14.56	86.28
Accumulated other comprehensive income .....	-15,170	312	-2,821	621	-1,208		
Other equity capital components .....	-71,863	-42,774	-70,325	-33,084	-45,551		
Total holding company equity capital .....	1,519,333	1,498,719	1,516,553	1,484,130	1,153,119	1.38	160.75
Noncontrolling (minority) interest in subsidiaries .....	0	0	0	0	0	0	
Total equity capital, including minority interest .....	1,519,333	1,498,719	1,516,553	1,484,130	1,153,119	1.38	160.75
 Total liabilities and capital .....	12,173,262	11,592,326	11,748,065	11,450,269	8,259,869	5.01	133.36
 <b>Memoranda</b>							
Non-interest-bearing deposits .....	2,610,215	2,169,325	2,590,389	2,116,929	360,075	20.32	1527.70
Interest-bearing deposits .....	7,471,417	7,367,278	7,162,731	7,330,550	5,985,949	1.41	84.22
Total deposits .....	10,081,632	9,536,603	9,753,120	9,447,479	6,346,024	5.72	139.13
Long-term debt that reprices within 1 year .....	0	35,000	35,000	81,804	72,500	-100.00	-100.00
 <b>Changes in Holding Company Equity Capital</b>							
Equity capital, previous year-end as amended .....	1,516,553	1,484,130	1,484,130	1,153,119	1,039,358		
Accounting restatements .....	0	0	0	-4	0		
Net income .....	25,759	32,697	110,076	63,309	88,574		
Net sale of new perpetual preferred stock .....	0	0	0	55,527	0		
Net sale of new common stock .....	0	0	0	0	0		
Sale of treasury stock .....	0	0	0	0	0		
Less: Purchase of treasury stock .....	2,145	9,994	36,059	14,814	26,066		
Changes incident to business combinations .....	0	0	0	261,445	76,481		
Less: Dividends declared .....	10,997	11,156	44,510	42,917	34,241		
Change in other comprehensive income .....	-12,349	-309	-3,442	1,830	2,241		
Changes in debit to ESOP liability .....	0	0	0	0	0		
Other adjustments to equity capital .....	2,512	3,351	6,358	6,635	6,772		
Holding company equity capital, ending balance .....	1,519,333	1,498,719	1,516,553	1,484,130	1,153,119		

## Percent Composition of Assets

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Real estate loans .....	70.49	37.11	97	63.75	36.10	92	69.34	36.25	96	63.65	36.22	93	69.94	52.67	88
Commercial and industrial loans .....	4.01	10.78	13	3.96	13.88	8	3.73	10.76	10	3.65	13.52	10	4	11.45	11
Loans to individuals .....	0.28	3.61	22	0.55	3.42	29	0.30	3.36	24	0.67	3.40	32	1.20	2.71	59
Loans to depository institutions and acceptances of other banks .....	0	0.02	34	0	0.02	32	0	0.02	34	0	0.03	31	0	0	44
Agricultural loans.....	0	0.17	12	0	0.19	10	0	0.18	12	0	0.19	11	0	0.53	17
Other loans and leases.....	0.11	4.19	4	0.12	4.29	4	0.11	4.47	4	0.20	4.63	4	0.22	1.08	51
Net loans and leases.....	74.47	59.31	84	67.87	60.99	72	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Debt securities over 1 year.....	9.48	19.47	15	8.86	16.70	18	10.25	19.46	18	8.94	15.55	21	10.29	13.66	33
Mutual funds and equity securities .....	0.79	0.06	98	0.92	0.06	98	0.91	0.06	98	1.23	0.05	99	0.19	0.06	84
Subtotal .....	84.74	80.04	60	77.65	78.43	35	84.22	79.22	67	77.81	78.16	31	85.63	86.76	36
Interest-bearing bank balances .....	0.47	7.18	0	8.79	9.08	51	0.94	8.50	5	10.05	7.51	70	0.47	2.97	12
Federal funds sold and reverse repos .....	0	0.55	27	0	0.50	27	0	0.54	28	0	0.82	26	0	0.03	36
Debt securities 1 year or less .....	4.06	1.65	86	2.81	1.59	82	4.30	1.56	89	0.86	1.68	37	0.84	2.10	36
Trading assets .....	0	0.52	20	0	0.56	19	0	0.49	19	0	1.01	17	0	0.03	38
Total earning assets.....	89.27	91.28	25	89.25	91.48	19	89.45	91.77	20	88.72	91.05	17	86.95	92.39	2
Non-interest cash and due from depository institutions.....	1.24	0.96	72	0.86	1	40	0.76	0.82	45	0.77	1.07	31	0.94	1.14	38
Other real estate owned.....	0	0.01	29	0	0.02	17	0	0.01	27	0	0.02	15	0	0.04	29
All other assets.....	9.50	7.70	73	9.91	7.44	82	9.80	7.35	80	10.52	7.82	85	12.11	6.41	97
<b>Memoranda</b>															
Short-term investments .....	4.53	10.28	23	11.60	11.92	56	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
U.S. Treasury securities.....	0.36	1.80	37	0	0.98	30	0.39	1.47	47	0	0.84	17	0.01	0.29	59
US agency securities (excluding mortgage-backed securities) .....	0.84	0.79	68	1.52	0.73	79	1.06	0.82	70	1.59	0.63	83	1.89	1.25	68
Municipal securities .....	2.22	1.72	62	2.38	1.77	66	2.38	1.73	65	2.08	1.69	65	1.51	2.58	44
Mortgage-backed securities .....	7.11	14.04	19	6.30	12.38	19	7.57	14.14	20	5.47	11.75	17	6.80	9.38	36
Asset-backed securities .....	2.48	0.56	87	0.89	0.35	81	2.59	0.50	90	0.14	0.32	64	0.12	0.30	76
Other debt securities .....	0.52	0.55	62	0.56	0.46	67	0.57	0.53	64	0.52	0.42	68	0.80	0.53	70
Loans held-for-sale.....	0	0.40	7	0.37	0.46	59	0	0.55	7	0.40	0.52	51	0	0.39	8
Loans held for investment .....	74.89	59.15	86	68.01	61.15	72	73.48	58.06	85	67.77	61.72	65	75.36	72.01	63
Real estate loans secured by 1–4 family .....	24.82	11.67	89	23.38	11.69	90	24.28	11.46	90	25.19	11.91	91	34.23	16.02	91
Revolving .....	0.94	1.40	45	1.18	1.51	50	1.06	1.42	49	1.32	1.66	51	2.08	2.24	52
Closed-end, secured by first liens .....	23.61	9.94	89	21.12	9.76	89	22.94	9.67	89	22.71	9.81	92	30.42	13.07	91
Closed-end, secured by junior liens .....	0.26	0.17	78	1.08	0.21	92	0.29	0.17	82	1.15	0.22	93	1.73	0.37	98
Commercial real estate loans .....	45.66	23.42	90	40.34	22.27	91	45.05	22.69	91	38.43	22.22	89	35.66	33.26	61
Construction and land development .....	3.69	3.49	57	3.49	3.32	55	3.50	3.34	58	3.72	3.40	58	2.81	5	27
Multifamily.....	8.32	3.52	85	7.41	3.21	89	8.57	3.57	86	6.51	3.12	86	6.25	4.76	73
Nonfarm nonresidential .....	33.65	15.11	95	29.44	14.77	94	32.97	14.57	96	28.19	14.72	92	26.60	21.85	74
Real estate loans secured by farmland.....	0.01	0.33	31	0.03	0.33	40	0.01	0.30	34	0.04	0.33	40	0.04	0.95	34

## Loan Mix and Analysis of Concentrations of Credit

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	94.13	61.87	98	93.23	57.91	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
<b>Loan Mix, Percent of Gross Loans and Leases</b>															
Real estate loans .....	94.13	61.87	98	93.23	57.91	98	94.37	61.05	98	93.37	57.15	98	92.80	72.74	92
Real estate loans secured by 1–4 family.....	33.14	20.07	85	34.19	19.43	88	33.04	19.86	86	36.95	19.43	92	45.42	22.29	90
Revolving .....	1.26	2.35	37	1.73	2.45	44	1.44	2.43	41	1.94	2.64	44	2.76	3.13	51
Closed-end.....	31.88	17.49	88	32.46	16.76	90	31.61	17.24	86	35.01	16.59	92	42.66	18.71	92
Commercial real estate loans .....	60.98	38.39	86	58.99	35.36	91	61.31	37.86	88	56.37	34.63	88	47.33	46.16	56
Construction and land development.....	4.93	5.82	49	5.10	5.29	51	4.77	5.65	51	5.46	5.26	57	3.73	6.97	26
1–4 family.....	2.22	1.29	74	2.12	1.05	80	2.36	1.18	77	2.46	0.93	85	1.75	1.47	65
Other .....	2.71	4.49	37	2.98	4.21	41	2.41	4.40	35	3.01	4.19	41	1.99	5.34	18
Multifamily.....	11.11	5.66	84	10.84	5.08	88	11.66	5.78	85	9.55	4.96	86	8.29	6.42	73
Nonfarm nonresidential .....	44.93	25	91	43.05	23.47	95	44.88	24.56	92	41.35	22.93	93	35.30	30.59	70
Owner-occupied.....	10.67	8.44	63	13.45	7.93	82	11.25	8.29	68	13.88	7.68	84	12.73	10.68	66
Other.....	34.26	16.32	95	29.60	15.25	95	33.62	15.94	96	27.47	14.95	95	22.56	19.36	68
Real estate loans secured by farmland.....	0.02	0.59	31	0.05	0.56	41	0.02	0.54	33	0.05	0.54	41	0.06	1.38	34
Loans to depository institutions and acceptances of other banks.....	0	0.03	34	0	0.03	32	0	0.04	34	0	0.06	31	0	0	44
Commercial and industrial loans .....	5.35	18.81	7	5.79	23.16	5	5.07	18.86	6	5.35	22.17	7	5.31	16.16	8
Loans to individuals .....	0.37	6.52	18	0.81	6.02	26	0.41	6.24	19	0.99	6.13	31	1.60	4	58
Credit card loans .....	0	0.51	21	0	0.50	22	0	0.53	22	0	0.65	22	0	0.04	32
Agricultural loans.....	0	0.31	12	0	0.33	10	0	0.34	12	0	0.32	11	0	0.78	17
Other loans and leases.....	0.14	8.03	3	0.18	8.05	4	0.15	8.75	4	0.29	9.09	4	0.29	1.48	51
<b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b>															
Real estate loans .....	768.26	395.39	97	684.35	382.51	94	745.02	391.81	96	688.17	381.27	95	714.40	493.53	90
Real estate loans secured by 1–4 family.....	270.46	125.02	90	250.97	124.29	90	260.87	126.06	89	272.32	125.03	92	349.65	151.03	92
Revolving .....	10.30	14.84	46	12.72	16.14	49	11.34	15.44	49	14.33	17.42	50	21.26	21.25	57
Closed-end.....	260.16	108.83	90	238.25	106.79	91	249.53	108.85	89	258	106.14	92	328.38	127.10	93
Commercial real estate loans .....	497.66	249.33	91	433.02	237.40	90	484.01	245.88	92	415.46	234.65	89	364.32	311.74	69
Construction and land development.....	40.24	36.95	56	37.46	35.26	57	37.64	35.95	56	40.27	35.62	60	28.75	46.63	31
1–4 family.....	18.11	8.02	80	15.58	6.84	81	18.62	7.42	83	18.10	6.34	87	13.44	9.52	69
Other .....	22.13	28.49	41	21.88	28.01	42	19.03	28.11	41	22.17	28.16	46	15.31	35.90	20
Multifamily.....	90.70	37.99	86	79.54	34.02	87	92.06	38.66	85	70.42	32.74	88	63.85	44.76	76
Nonfarm nonresidential .....	366.72	160.85	96	316.02	157.71	92	354.31	158.05	96	304.78	155.06	91	271.72	206.64	79
Owner-occupied.....	87.13	53.96	77	98.74	52.99	85	88.85	52.99	79	102.31	52.37	85	98.03	71.54	78
Other .....	279.60	105.37	98	217.28	102.29	94	265.45	102.54	97	202.46	100.54	93	173.69	130.65	78
Real estate loans secured by farmland.....	0.14	3.46	30	0.37	3.50	39	0.14	3.22	33	0.38	3.44	40	0.43	8.66	34
Loans to depository institutions and acceptances of other banks.....	0	0.18	34	0	0.18	32	0	0.21	34	0	0.28	31	0	0.01	44
Commercial and industrial loans .....	43.69	113.45	13	42.47	145.22	9	40.04	114.45	10	39.42	139.91	11	40.85	106.70	14
Loans to individuals .....	3.05	36.67	22	5.93	35.91	29	3.23	34.55	23	7.28	37.47	32	12.29	24.83	61
Credit card loans .....	0	2.64	22	0	2.59	22	0	2.77	23	0	3.30	22	0	0.24	32
Agricultural loans.....	0	1.66	12	0	1.94	10	0	1.86	12	0	1.88	11	0	4.86	17
Other loans and leases.....	1.17	47.86	5	1.30	47.52	5	1.22	51.06	5	2.16	49.54	4	2.26	10.25	51
<b>Supplemental</b>															
Non-owner occupied CRE loans / Gross loans .....	51.33	30.57	88	45.87	27.81	88	50.57	30.07	89	42.80	27.32	86	35.07	35.38	56
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	418.92	198.65	92	336.71	185.94	88	399.28	195.33	91	315.41	183.76	88	269.94	239.13	67
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted) .....	506.05	256.17	92	435.45	243.39	89	488.13	252.85	91	417.73	240.85	89	367.97	315.15	69

## Liquidity and Funding

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Percent of Total Assets</b>															
Short-term investments .....	4.53	10.28	23	11.60	11.92	56	5.23	11.47	24	10.91	11.17	55	1.31	5.36	10
Liquid assets .....	9.76	28.10	6	17.20	27.16	21	10.44	29.03	8	17.60	26.22	27	10.12	16.28	19
Investment securities .....	14.32	21.67	30	12.59	18.78	26	15.45	21.63	31	11.04	17.85	24	11.32	16.41	25
Net loans and leases .....	74.47	59.31	84	67.87	60.99	72	73.06	58.67	83	67.63	61.58	67	75.15	72.36	59
Net loans, leases and standby letters of credit .....	74.60	60.12	84	68.06	61.79	71	73.22	59.49	83	67.83	62.48	64	75.48	72.78	59
Core deposits .....	80.33	76.85	48	79.91	73.69	70	81.82	75.71	73	79.05	70.67	72	75.07	71.61	66
Noncore funding .....	4.08	9.46	31	3.51	11.95	14	2.21	10.30	7	4.58	14.13	17	9.16	14.61	29
Time deposits of \$250K or more .....	0.83	1.46	35	1.39	1.96	42	0.99	1.58	35	1.79	2.11	49	1.76	4.33	14
Foreign deposits .....	0	0.32	39	0	0.34	39	0	0.34	39	0	0.36	39	0	0	48
Federal funds purchased and repos .....	0.97	1.11	62	1.16	1.22	63	1.01	1.23	62	1.12	1.47	57	0.87	0.77	61
Secured federal funds purchased .....	0	0	50	0	0	48	0	0	49	0	0	48	0	0	48
Net federal funds purchased (sold) .....	0.97	0.44	71	1.16	0.60	73	1.01	0.54	72	1.12	0.54	69	0.87	0.75	63
Commercial paper .....	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0	49
Other borrowings w/remaining maturity of 1 year or less .....	0.62	1.03	54	0	1.11	10	0	1	11	0	1.24	7	4.40	2.75	73
Earning assets that reprice within 1 year .....	22.90	36.68	16	31.49	38.67	29	23.76	37.37	17	31.04	39.38	27	20.25	33.16	17
Interest-bearing liabilities that reprice within 1 year .....	4.48	6.16	49	6.43	7.73	53	4.71	6.39	49	8.49	8.20	68	6.33	18.54	12
Long-term debt that reprices within 1 year .....	0	0.22	32	0.30	0.28	73	0.30	0.26	77	0.71	0.47	79	0.88	0.15	89
Net assets that reprice within 1 year .....	18.41	29.01	25	24.76	29.49	38	18.76	29.65	22	21.84	29.11	34	13.05	13.71	44
<b>Other Liquidity and Funding Ratios</b>															
Net noncore funding dependence .....	-0.53	-1.97	56	-10.41	-0.51	20	-3.59	-2.33	47	-8.13	3.20	17	9.17	10.70	44
Net short-term noncore funding dependence .....	-2.24	-6.65	61	-11.21	-6.88	32	-4.01	-7.71	58	-9.08	-4.76	29	5.82	5.88	46
Short-term investment / Short-term noncore funding .....	172.35	265.83	46	401.24	246.74	81	281.64	273.46	64	284.10	184.19	76	20.84	78.10	28
Liquid assets - short-term noncore funding / Nonliquid assets .....	7.90	35.38	16	17.29	30.67	32	9.58	36.68	18	16.70	28.18	37	4.25	6.90	46
Net loans and leases / Total deposits .....	89.92	73.06	84	82.50	76.22	67	88.01	72.79	83	81.97	79.43	59	97.82	90.96	70
Net loans and leases / Core deposits .....	92.71	78.05	79	84.92	83.77	59	89.30	78.25	73	85.56	88.34	51	100.11	102.55	46
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital .....	-4.69	-3.53	33	1.54	0.62	77	1.16	0.12	85	2.95	1.57	76	1.06	0.36	83
Available-for-sale securities appreciation (depreciation) / Tier 1 capital .....	-1.69	-8.82	88	0.26	1.31	30	-0.16	-0.25	53	0.32	4.31	5	0.17	1.28	13
Structured notes appreciation (depreciation) / Tier 1 capital .....	-0.45	-0.15	17	0.08	0	86	-0.06	-0.02	24	0.06	0.02	84	-0.01	-0.02	28
<b>Percent of Investment Securities</b>															
Held-to-maturity securities .....	63.14	20.27	94	74.28	12.84	97	62.83	14.28	95	74.31	11.38	98	82.20	7.25	97
Available-for-sale securities .....	31.34	77.97	5	18.40	85.49	2	31.30	83.77	4	14.51	87.23	1	16.14	91.33	3
U.S. Treasury securities .....	2.52	8.39	41	0.03	5.10	33	2.50	6.70	50	0	4.72	16	0.11	2.07	59
US agency securities (excluding mortgage-backed securities) .....	5.87	3.73	72	12.11	4.35	82	6.85	4.12	74	14.43	4.01	85	16.72	8.16	76
Municipal securities .....	15.50	7.89	74	18.92	9.71	76	15.39	8.22	75	18.87	9.83	76	13.31	15.40	54
Mortgage-backed securities .....	49.62	65.55	24	50.08	66.67	24	48.96	66.54	22	49.54	66.64	22	60.07	57.07	46
Asset-backed securities .....	17.34	2.78	93	7.09	1.97	85	16.74	2.50	93	1.31	1.91	68	1.10	1.70	76
Other debt securities .....	3.64	3.16	64	4.46	3.05	70	3.70	3.08	66	4.67	3.01	73	7.04	3.73	78
Mutual funds and equity securities .....	5.52	0.30	97	7.32	0.36	99	5.86	0.29	98	11.19	0.35	99	1.66	0.49	84
Debt securities 1 year or less .....	28.33	8.63	92	22.28	9.29	84	27.80	7.78	93	7.78	10.55	50	7.46	13.55	41
Debt securities 1 to 5 years .....	10.22	18.50	35	16.12	16.09	55	10.57	18.25	37	18.38	17.03	56	23.49	23.43	56
Debt securities over 5 years .....	55.93	70.45	21	54.27	72.48	21	55.76	71.11	22	62.65	69.86	35	67.39	58.63	54
Pledged securities .....	66.48	29.79	88	35.56	33.48	54	66.88	32.26	88	34.13	35.67	47	50.78	43.76	58
Structured notes, fair value .....	17.37	0.08	97	7.14	0.05	98	16.78	0.11	97	1.36	0.02	96	1.10	0.09	92
<b>Percent Change from Prior Like Quarter</b>															
Short-term investments .....	-59	-1.29	6	471.52	156.41	90	-50.79	27.98	3	1,052.31	183.32	96	18.64	32.84	55
Investment securities .....	19.48	28.40	46	33.49	31.91	66	43.66	31.36	68	35.10	23.62	71	-3.28	4.80	29
Core deposits .....	5.55	14.47	22	22.25	29.18	29	6.19	16.94	12	45.97	26.88	88	8.46	9.96	50
Noncore funding .....	21.88	-10.65	88	-67.74	-25.09	2	-50.43	-14.79	9	-30.71	-12.18	31	19.52	4.16	76

## Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec) .....			2,042,447	1,316,221	1,035,613
Commit: Secured commercial real estate loans .....	1,089,255	280,415	1,004,584	344,886	316,616
Commit: Unsecured real estate loans .....	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec) .....	0	0	0	0	0
Securities underwriting .....			0	0	0
Standby letters of credit .....	15,818	22,114	19,018	22,723	26,603
Commercial and similar letters of credit .....	1,090	2,978	1,040	3,020	455
Securities lent .....	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor) .....	49,707	50,366	49,874	15,525	16,143
Credit derivatives - notional amount (holding company as beneficiary) .....	19,764	11,899	19,778	4,219	0
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	69,470	62,265	69,651	19,744	16,143
<b>Derivative Contracts</b>					
Interest rate futures and forward contracts .....	0	60,909	0	26,153	0
Written options contracts (interest rate) .....	27,719	0	24,680	0	0
Purchased options contracts (interest rate) .....	27,719	0	24,680	0	0
Interest rate swaps .....	2,150,748	1,630,673	1,828,094	1,451,755	675,239
Futures and forward foreign exchange .....	0	0	0	0	0
Written options contracts (foreign exchange) .....	0	0	0	0	0
Purchased options contracts (foreign exchange) .....	0	0	0	0	0
Foreign exchange rate swaps .....	0	0	0	0	0
Commodity and other futures and forward contracts .....	0	0	0	0	0
Written options contracts (commodity and other) .....	0	0	0	0	0
Purchased options contracts (commodity and other) .....	0	0	0	0	0
Commodity and other swaps .....	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
<b>Percent of Total Assets</b>														
Loan commitments (reported semiannually, June/Dec) .....						17.39	22.78	40	11.50	22.01	13	12.54	16.97	24
Standby letters of credit .....	0.13	0.64	10	0.19	0.67	16	0.16	0.65	16	0.20	0.71	17	0.32	0.36
Commercial and similar letters of credit .....	0.01	0.02	61	0.03	0.02	74	0.01	0.02	60	0.03	0.02	75	0.01	0.01
Securities lent .....	0	0.08	42	0	0.11	41	0	0.10	41	0	0.18	40	0	0.49
Credit derivatives - notional amount (holding company as guarantor) .....	0.41	0.26	75	0.43	0.28	73	0.42	0.24	74	0.14	0.35	62	0.20	0.96
Credit derivatives - notional amount (holding company as beneficiary) .....	0.16	0.18	68	0.10	0.18	66	0.17	0.18	70	0.04	0.30	62	0	0.48
Credit derivative contracts w/ purchased credit protection-investment grade .....	0	0.19	34	0	0.17	34	0	0.18	34	0	0.25	34	0	0.01
Credit derivative contracts w/ purchased credit protection-noninvest grade .....	0.57	0.17	85	0.54	0.16	83	0.59	0.13	84	0.17	0.30	76	0.20	0.97
Derivative contracts .....	18.12	45.51	54	14.59	42.67	43	15.98	46.30	50	12.91	48.62	34	8.17	2.95
Interest rate contracts .....	18.12	33.09	56	14.59	30.32	45	15.98	32.46	52	12.91	34.36	37	8.17	2.87
Interest rate futures and forward contracts .....	0	4.02	14	0.53	4.59	53	0	3.25	12	0.23	6.21	35	0	0.08
Written options contracts (interest rate) .....	0.23	1.59	41	0	2	9	0.21	1.41	38	0	2.18	9	0	0.13
Purchased options contracts (interest rate) .....	0.23	1.35	57	0	1.45	22	0.21	1.31	60	0	1.46	22	0	0.02
Interest rate swaps .....	17.67	19.54	60	14.07	20.33	53	15.56	20.49	57	12.68	20.83	45	8.17	2.19
Foreign exchange contracts .....	0	6.48	26	0	6.19	25	0	6.30	26	0	6.01	25	0	0.47
Futures and forward foreign exchange contracts .....	0	3.96	27	0	3.83	26	0	3.78	27	0	3.47	25	0	0.47
Written options contracts (foreign exchange) .....	0	0.05	41	0	0.03	41	0	0.04	40	0	0.03	40	0	0.48
Purchased options contracts (foreign exchange) .....	0	0.05	41	0	0.04	41	0	0.04	40	0	0.04	40	0	0.48
Foreign exchange rate swaps .....	0	0.74	39	0	0.71	39	0	0.76	38	0	0.77	39	0	0.49
Equity, commodity, and other derivative contracts .....	0	1.07	35	0	0.80	33	0	0.92	34	0	1.86	32	0	0.48
Commodity and other futures and forward contracts .....	0	0.08	43	0	0.06	43	0	0.07	43	0	0.14	42	0	0.49
Written options contracts (commodity and other) .....	0	0.36	38	0	0.27	38	0	0.32	38	0	0.52	36	0	0.48
Purchased options contracts (commodity and other) .....	0	0.26	39	0	0.18	38	0	0.21	38	0	0.37	36	0	0.48
Commodity and other swaps .....	0	0.32	38	0	0.27	37	0	0.31	38	0	0.32	36	0	0.49
<b>Percent of Average Loans and Leases</b>														
Loan commitments (reported semiannually, June/Dec) .....						25.57	44.98	22	16.11	42.82	6	17.28	24.81	20

## Derivative Instruments

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Notional Amount</b>					
Derivative contracts .....	2,206,186	1,691,582	1,877,454	1,477,908	675,239
Interest rate contracts .....	2,206,186	1,691,582	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
<b>Derivatives Position</b>					
Futures and forwards .....	0	60,909	0	26,153	0
Written options .....	27,719	0	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	0	24,680	0	0
Purchased options .....	27,719	0	24,680	0	0
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	27,719	0	24,680	0	0
Swaps .....	2,150,748	1,630,673	1,828,094	1,451,755	675,239
Held for trading.....	0	0	0	0	0
Interest rate contracts .....	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Non-traded.....	2,206,186	1,691,582	1,877,454	1,477,908	675,239
Interest rate contracts .....	2,206,186	1,691,582	1,877,454	1,477,908	675,239
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts .....	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less) .....	2,305,349	1,751,010	1,980,005	1,487,024	707,525
One year or less .....	246	1,769	26,936	0	26
Over 1 year to 5 years .....	693,181	468,190	596,012	301,177	53,657
Over 5 years .....	1,611,922	1,281,051	1,357,057	1,185,847	653,842
Gross negative fair value (absolute value) .....	44,965	27,608	23,326	46,169	10,815
Gross positive fair value.....	44,933	27,535	23,259	46,019	10,266
Held for trading.....	0	0	0	0	0
Non-traded.....	44,933	27,535	23,259	46,019	10,266
Current credit exposure on risk-based capital derivative contracts .....	44,933	27,535	23,259	46,019	10,266
Credit losses on derivative contracts .....	0	0	0	0	0
<b>Past Due Derivative Instruments Fair Value</b>					
30-89 days past due.....	0	0	0	0	0
90+ days past due .....	0	0	0	0	0

## Derivatives Analysis

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
	100	93.91	75	100	94.52	76	100	94.17	75	100	94.10	77	100	99.57	60
<b>Percent of Notional Amount</b>															
Interest rate contracts .....	0	3.18	25	0	3.16	25	0	3.47	25	0	3.49	25	0	0.14	42
Foreign exchange contracts .....	0	1.19	34	0	1.04	33	0	1.14	34	0	1.17	32	0	0.07	45
Futures and forwards .....	0	10.22	9	3.60	12.82	40	0	11.16	7	1.77	14.05	26	0	14.06	16
Written options .....	1.26	6.03	34	0	8.11	7	1.31	6.28	32	0	8.18	6	0	11.73	13
Exchange-traded .....	0	0.13	42	0	0.10	42	0	0.12	42	0	0.14	40	0	0	48
Over-the-counter .....	1.26	5.74	36	0	7.80	7	1.31	5.96	35	0	7.73	7	0	10.84	13
Purchased options .....	1.26	3.59	53	0	3.58	20	1.31	3.27	56	0	3.42	19	0	2.45	35
Exchange-traded .....	0	0.13	42	0	0.11	42	0	0.12	41	0	0.15	40	0	0	49
Over-the-counter .....	1.26	3.11	56	0	3.15	21	1.31	2.87	58	0	2.86	21	0	2.28	36
Swaps .....	97.49	74.58	78	96.40	69.64	78	97.37	74.26	81	98.23	68.76	89	100	64.61	90
Held for trading .....	0	38.74	22	0	42.14	20	0	40.42	21	0	43.53	19	0	15.01	35
Interest rate contracts .....	0	32.48	22	0	36.29	20	0	34.15	21	0	36.62	19	0	16.17	35
Foreign exchange contracts .....	0	1.60	34	0	1.47	33	0	1.68	33	0	1.60	32	0	0.11	46
Equity, commodity, and other contracts .....	0	0.58	40	0	0.51	40	0	0.60	39	0	0.68	38	0	0	48
Non-traded .....	100	61.26	77	100	57.86	79	100	59.58	78	100	56.47	80	100	84.99	64
Interest rate contracts .....	100	57.41	85	100	54.11	87	100	56.71	85	100	53.82	87	100	84.69	69
Foreign exchange contracts .....	0	0.37	32	0	0.45	33	0	0.40	33	0	0.46	34	0	0.01	44
Equity, commodity, and other contracts .....	0	0.11	38	0	0.12	37	0	0.09	38	0	0.10	37	0	0.01	47
Derivative contracts (excluding futures and forex 14 days or less) .....	104.49	92.63	87	103.51	90.92	87	105.46	92.53	88	100.62	91.48	79	104.78	80.07	94
One year or less .....	0.01	27.97	8	0.10	26.80	7	1.43	27.56	14	0	32.05	4	0	15.20	30
Over 1 year to 5 years .....	31.42	26.35	59	27.68	28.69	53	31.75	27.01	54	20.38	27.06	45	7.95	22.92	36
Over 5 years .....	73.06	29.53	90	75.73	30.03	93	72.28	29.89	88	80.24	29.56	95	96.83	34.12	96
Gross negative fair value (absolute value) .....	2.04	1.21	87	1.63	1.21	68	1.24	0.98	66	3.12	1.55	79	1.60	1.30	58
Gross positive fair value .....	2.04	1.52	71	1.63	1.70	46	1.24	1.34	45	3.11	2.23	71	1.52	1.14	65
<b>Percent of Tier 1 Capital</b>															
Gross negative fair value, absolute value (X) .....	0.04	0.06	65	0.03	0.05	56	0.02	0.04	61	0.05	0.07	63	0.01	0	82
Gross positive fair value (X) .....	0.04	0.06	65	0.03	0.07	39	0.02	0.05	46	0.05	0.09	44	0.01	0	85
Held for trading (X) .....	0	0.04	23	0	0.05	21	0	0.04	22	0	0.07	19	0	0	44
Non-traded (X) .....	0.04	0.01	88	0.03	0.01	75	0.02	0.01	83	0.05	0.02	85	0.01	0	91
Current credit exposure (X) .....	0.04	0.04	73	0.03	0.05	48	0.02	0.04	56	0.05	0.06	51	0.01	0.01	73
Credit losses on derivative contracts .....	0	0	47	0	0	47	0	0	46	0	0	43	0	0	50
<b>Past Due Derivative Instruments Fair Value</b>															
30-89 days past due .....	0	0	47	0	0	46	0	0	47	0	0	46	0	0	50
90+ days past due .....	0	0	47	0	0	47	0	0	47	0	0	47	0	0	50
<b>Other Ratios</b>															
Current credit exposure / Risk-weighted assets .....	0.47	0.47	72	0.34	0.61	48	0.26	0.46	51	0.58	0.85	51	0.17	0.10	72

## Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>Change: Allowance for Loan and Lease Losses excluding ATTR</b>															
Beginning balance .....		48,850		60,735		60,735		16,852		16,577					
Gross losses .....		142		356		973		20,154		2,805					
Write-downs, transfers to loans held-for-sale .....		0		0		0		0		0					
Recoveries .....		234		635		1,433		1,296		1,443					
Net losses .....		-92		-279		-460		18,858		1,362					
Provision for loan and lease losses .....		1,656		-1,038		-12,345		57,401		1,637					
Adjustments .....		0		0		0		5,340		0					
Ending balance .....		50,598		59,976		48,850		60,735		16,852					
Memo: Allocated transfer risk reserve (ATTR) .....		0		0		0		0		0					
<b>Analysis Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Provision for loan and lease losses / Average assets .....	0.06	0.04	68	-0.04	-0.11	54	-0.11	-0.09	42	0.51	0.51	56	0.02	0.12	18
Provision for loan and lease losses / Average loans and leases .....	0.07	0.06	64	-0.05	-0.20	55	-0.15	-0.16	45	0.70	0.82	45	0.03	0.16	18
Provision for loan and lease losses / Net loan and lease losses .....	-1,800	49.50	6	372.04	-168.35	91	2,683.70	-105.48	95	304.39	487.86	43	120.19	142.73	50
Allowance for loan and lease losses / Total loans and leases not held for sale .....	0.56	1.20	8	0.76	1.49	9	0.57	1.23	10	0.78	1.58	10	0.27	0.94	2
Allowance for loan and lease losses / Total loans and leases .....	0.56	1.17	10	0.76	1.47	9	0.57	1.20	12	0.78	1.55	10	0.27	0.93	2
Allowance for loan and lease losses / Net loans and leases losses (X) .....	38.27				18.09			21.39		3.22	11.58	12	12.37	17.18	60
Allowance for loan and lease losses / Nonaccrual assets .....	187.50	355.27	28	140.27	291.29	21	191.24	364.13	26	111.19	299.17	12	67.19	315.75	6
ALLL / 90+ days past due + nonaccrual loans and leases .....	187.50	284.19	38	140.27	246.27	27	190.89	287.08	33	111.19	244.34	18	67.19	283.41	10
Gross loan and lease losses / Average loans and leases .....	0.01	0.17	9	0.02	0.24	9	0.01	0.19	3	0.25	0.34	49	0.05	0.16	22
Recoveries / Average loans and leases .....	0.01	0.07	14	0.03	0.08	28	0.02	0.08	15	0.02	0.07	13	0.02	0.05	40
Net losses / Average loans and leases .....	0	0.09	17	-0.01	0.16	7	-0.01	0.11	8	0.23	0.27	56	0.02	0.11	28
Write-downs, transfers to loans held-for-sale / Average loans and leases .....	0	0	46	0	0	44	0	0	43	0	0	44	0	0	49
Recoveries / Prior year-end losses .....	24.05	10.98	91	3.15	7.39	24	7.11	34.67	10	46.20	33.98	75	38.79	41.80	55
Earnings coverage of net loan and lease losses (X) .....	-384.64	38.54	4	-151.75	25.70	5	-282.38	39.72	4	7.34	22.91	34	80.03	22.46	83
<b>Net Loan and Lease Losses By Type</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Real estate loans .....	-0.01	-0.01	46	-0.01	0.03	23	0	0.02	29	0.25	0.04	96	0.02	0.02	65
Real estate loans secured by 1–4 family .....	-0.02	-0.02	45	-0.02	-0.01	29	-0.02	-0.02	39	0.11	0.01	92	0.06	0.02	81
Revolving .....	-0.26	-0.08	13	-0.99	-0.03	4	-0.39	-0.07	11	0.66	0.01	95	-0.01	0.02	24
Closed-end .....	-0.01	-0.02	47	0.03	-0.01	88	0	-0.01	55	0.08	0	91	0.06	0.02	83
Commercial real estate loans .....	0	0	48	-0.01	0.05	18	0	0.04	41	0.33	0.07	92	0	0.02	30
Construction and land development .....	0	-0.02	72	0	0	57	0	0	64	0	0	59	0	-0.02	62
1–4 family .....	0	0	58	0	0	58	0	0	57	0	0	59	0	0	54
Other .....	0	-0.01	71	0	0	57	0	0	64	0	0	57	0	-0.02	62
Multifamily .....	0	0	57	0	0	54	0.02	0.01	86	0	0	58	0	0	56
Nonfarm nonresidential .....	0	0.01	41	-0.01	0.07	14	0	0.05	19	0.46	0.11	89	-0.01	0.03	17
Owner-occupied .....	0	0	32	-0.02	0.01	8	0	0.01	14	0.05	0.02	81	0.02	0.01	76
Other .....	0	0	54	0	0.06	58	0	0.04	48	0.40	0.08	89	-0.02	0.01	5
Real estate loans secured by farmland .....	0	0	57	0	0	57	0	0	54	0	0.02	46	0	0.01	45
Commercial and industrial loans .....	-0.01	0.11	29	-0.02	0.20	13	0.01	0.17	19	0.18	0.47	29	-0.05	0.27	5
Loans to individuals .....	0.79	0.70	61		1.06			0.71		0.10	1.13	7	0.09	0.74	11
Credit card loans .....		1.88			2.41			1.84			2.92			1.89	
Agricultural loans .....		0			0.02			0.02			0.19			0.02	
Loans to foreign governments and institutions .....		0			0			0			0				
Other loans and leases .....	-0.12	0.16	2	0	0.09	37	0	0.10	32	0	0.15	25	0	0.14	33

## Past Due and Nonaccrual Assets

Dollar Amount in Thousands	03/31/2022		03/31/2021		12/31/2021		12/31/2020		12/31/2019						
<b>30+ Days Past Due and Nonaccrual Assets</b>															
30–89 days past due loans and leases .....		16,020		17,016		13,605		35,080		14,798					
90+ days past due loans and leases .....		0		0		46		0		0					
Nonaccrual loans and leases .....		26,986		42,758		25,544		54,625		25,081					
Total past due and nonaccrual loans and leases .....		43,006		59,774		39,195		89,705		39,879					
Restructured 30–89 days past due .....		585		938		225		756		1,148					
Restructured 90+ days past due .....		0		0		0		0		0					
Restructured nonaccrual .....		11,923		5,108		11,317		5,490		6,568					
Total restructured loans and leases .....		12,508		6,046		11,542		6,246		7,716					
30–89 days past due loans held for sale .....		0		0		0		0		0					
90+ days past due loans held for sale .....		0		0		0		0		0					
Nonaccrual loans held for sale .....		0		0		0		0		0					
Total past due and nonaccrual loans held for sale .....		0		0		0		0		0					
Restructured loans and leases in compliance .....		7,152		10,964		12,118		12,008		16,892					
Other real estate owned .....		106		106		106		106		264					
<b>Other Assets</b>															
30–89 days past due .....		0		0		0		0		0					
90+ days past due .....		0		0		0		0		0					
Nonaccrual .....		0		0		0		0		0					
Total other assets past due and nonaccrual .....		0		0		0		0		0					
<b>Percent of Loans and Leases</b>															
30–89 days past due loans and leases .....	0.18	0.32	31	0.21	0.33	42	0.16	0.32	32	0.45	0.39	68	0.24	0.31	48
90+ days past due loans and leases .....	0	0.10	10	0	0.11	8	0	0.10	22	0	0.12	9	0	0.03	15
Nonaccrual loans and leases .....	0.30	0.44	34	0.54	0.65	45	0.30	0.46	29	0.70	0.66	58	0.40	0.48	44
90+ days past due and nonaccrual loans and leases .....	0.30	0.59	25	0.54	0.82	38	0.30	0.62	23	0.70	0.85	45	0.40	0.54	35
30–89 days past due restructured .....	0.01	0.01	65	0.01	0.01	76	0	0.01	55	0.01	0.01	65	0.02	0	87
90+ days past due restructured .....	0	0	31	0	0	30	0	0	30	0	0.01	29	0	0	45
Nonaccrual restructured .....	0.13	0.10	73	0.06	0.13	41	0.13	0.10	67	0.07	0.13	41	0.11	0.07	70
30–89 days past due loans held for sale .....	0	0	39	0	0	41	0	0	40	0	0	38	0	0	47
90+ days past due loans held for sale .....	0	0	42	0	0	42	0	0	41	0	0	41	0	0	48
Nonaccrual loans held for sale .....	0	0	40	0	0	39	0	0	40	0	0.01	38	0	0	48
<b>Percent of Loans and Leases and Other Assets</b>															
<b>30+ Days Past Due and Nonaccrual</b>															
30–89 days past due assets .....	0.18	0.32	31	0.21	0.33	42	0.16	0.32	32	0.45	0.40	68	0.24	0.31	48
90+ days past due assets .....	0	0.10	9	0	0.11	8	0	0.10	20	0	0.12	8	0	0.03	15
Nonaccrual assets .....	0.30	0.45	34	0.54	0.66	44	0.30	0.47	29	0.70	0.67	58	0.40	0.48	43
30+ days past due and nonaccrual assets .....	0.47	0.94	24	0.75	1.18	32	0.45	0.97	19	1.15	1.29	53	0.64	0.87	38
<b>Percent of Total Assets</b>															
90+ days past due and nonaccrual assets .....	0.22	0.35	32	0.37	0.50	44	0.22	0.36	29	0.48	0.52	51	0.30	0.39	39
90+ days past due and nonaccrual assets + other real estate owned .....	0.22	0.36	28	0.37	0.53	39	0.22	0.37	27	0.48	0.55	48	0.31	0.45	34
<b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b>															
Total assets .....	0.29	0.41	37	0.47	0.58	44	0.32	0.41	47	0.59	0.60	54	0.53	0.56	52
Allowance for loan and lease losses .....	68.83	62.77	62	91.31	69.27	76	77.77	62.64	74	111.13	66.66	84	257.45	92.08	94
Equity capital + allowance for loan and lease losses .....	2.22	3.67	33	3.51	5.03	32	2.43	3.60	38	4.37	4.97	46	3.71	4.77	42
Tier 1 capital + allowance for loan and lease losses .....	3.12	4.23	40	5.07	5.96	46	3.47	4.30	45	6.37	6.05	61	5.37	5.30	57
Loans and leases + other real estate owned .....	0.38	0.69	28	0.69	0.97	37	0.44	0.71	34	0.86	0.97	46	0.70	0.78	53

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases

			03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b>																	
Real estate	30–89 days past due .....		0.19	0.26	45	0.21	0.31	37	0.16	0.26	38	0.43	0.39	64	0.25	0.28	58
	90+ days past due .....		0	0.13	18	0	0.13	15	0	0.12	32	0	0.16	14	0	0.03	24
	Nonaccrual.....		0.28	0.51	33	0.53	0.76	41	0.31	0.52	34	0.68	0.76	51	0.42	0.45	48
Commercial and industrial	30–89 days past due .....		0.02	0.26	11	0.18	0.22	54	0.04	0.24	14	0.88	0.23	92	0.03	0.22	23
	90+ days past due .....		0	0.03	18	0	0.02	15	0	0.04	18	0	0.03	16	0	0.02	30
	Nonaccrual.....		0.58	0.53	63	0.36	0.69	34	0.06	0.57	10	0.77	0.75	58	0.17	0.74	23
Individuals	30–89 days past due .....		0.01	0.67	10	1.57	0.53	91	0	0.63	6	0.40	0.83	28	0	0.60	5
	90+ days past due .....		0	0.08	21	0	0.11	20	0	0.09	17	0	0.14	19	0	0.02	31
	Nonaccrual.....		0.02	0.16	32	2.61	0.22	97	0.05	0.17	41	2.70	0.28	93	0.02	0.12	41
Depository institution loans	30–89 days past due .....			0			0.01			0.01				0			0
	90+ days past due .....			0			0			0				0			0
	Nonaccrual.....			0.01			0			0				0			0
Agricultural	30–89 days past due .....			0.16			0.17			0.07			0.17			0.10	
	90+ days past due .....			0			0			0			0			0	
	Nonaccrual.....			0.71			0.44			0.70			0.49			0.80	
Foreign governments	30–89 days past due .....			0			0.03			0.50			0				
	90+ days past due .....			0			0			0			0				
	Nonaccrual.....			0.23			0.04			0.15			0.09				
Other loans and leases	30–89 days past due .....		0	0.13	17	0	0.13	16	0	0.12	16	0	0.18	15	0	0.28	23
	90+ days past due .....		0	0.01	34	0	0.01	34	0	0.01	34	0	0.01	33	0	0	40
	Nonaccrual.....		0	0.08	22	0	0.15	19	0	0.09	21	0	0.15	19	0	0.04	37

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Past Due and Nonaccrual Loans and Leases—Continued

Memoranda	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019			
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct	
	1–4 family	30–89 days past due .....	0.34	0.44	50	0.45	0.47	58	0.46	0.46	60	0.66	0.65	64	0.42	0.53
	90+ days past due .....	0	0.25	21	0	0.28	18	0	0.24	18	0	0.33	16	0	0.05	28
	Nonaccrual .....	0.35	0.68	35	0.32	0.88	18	0.42	0.71	39	0.34	0.89	20	0.37	0.55	32
Revolving	30–89 days past due .....	0.26	0.27	50	0.61	0.31	82	0.22	0.28	46	0.79	0.48	78	0.64	0.36	76
	90+ days past due .....	0	0.03	34	0	0.03	32	0	0.02	35	0	0.03	30	0	0.01	37
	Nonaccrual .....	2.62	1.02	85	1.06	1.31	64	1.73	1.18	79	1.12	1.13	67	0.98	0.34	89
Closed-end	30–89 days past due .....	0.34	0.46	49	0.45	0.48	57	0.47	0.49	60	0.65	0.65	63	0.40	0.56	45
	90+ days past due .....	0	0.28	21	0	0.31	20	0	0.26	18	0	0.38	17	0	0.05	29
	Nonaccrual .....	0.26	0.66	27	0.28	0.85	17	0.36	0.67	33	0.30	0.87	19	0.33	0.57	29
Junior lien	30–89 days past due .....	0	0.01	30	0	0.01	22	0	0.01	27	0	0.02	10	0	0.02	27
	90+ days past due .....	0	0	36	0	0	35	0	0	36	0	0	32	0	0	41
	Nonaccrual .....	0.02	0.03	59	0.01	0.05	24	0.14	0.03	94	0	0.04	6	0.01	0.03	42
Commercial real estate	30–89 days past due .....	0.10	0.16	51	0.06	0.22	25	0	0.15	9	0.28	0.26	66	0.10	0.15	47
	90+ days past due .....	0	0.01	30	0	0.02	24	0	0.01	60	0	0.02	23	0	0.02	34
	Nonaccrual .....	0.24	0.37	45	0.66	0.62	58	0.25	0.38	48	0.90	0.62	71	0.48	0.34	67
Construction and development	30–89 days past due .....	0	0.19	17	0	0.22	15	0	0.17	17	0	0.28	11	0.02	0.20	48
	90+ days past due .....	0	0	38	0	0.01	35	0.01	0.01	83	0	0.01	35	0	0.01	43
	Nonaccrual .....	0.22	0.17	72	0	0.50	11	0.24	0.20	75	1.66	0.41	87	0	0.18	21
1–4 family	30–89 days past due .....	0	0.03	29	0	0.03	30	0	0.02	30	0	0.03	28	0	0.05	33
	90+ days past due .....	0	0	47	0	0	44	0.01	0	90	0	0	42	0	0	47
	Nonaccrual .....	0.22	0.02	94	0	0.02	29	0.24	0.01	96	1.20	0.03	97	0	0.01	40
Other	30–89 days past due .....	0	0.14	20	0	0.16	17	0	0.13	21	0	0.22	13	0.02	0.12	62
	90+ days past due .....	0	0	39	0	0	38	0	0	41	0	0	40	0	0	44
	Nonaccrual .....	0	0.14	17	0	0.43	11	0	0.16	18	0.46	0.35	77	0	0.14	24
Multifamily	30–89 days past due .....	0	0.06	29	0	0.08	27	0	0.07	27	0	0.09	22	0	0.03	38
	90+ days past due .....	0	0	46	0	0	45	0	0	46	0	0	45	0	0	46
	Nonaccrual .....	0	0.12	25	0	0.13	19	0	0.17	21	0	0.11	20	0	0.03	37
Nonfarm non-residential	30–89 days past due .....	0.14	0.13	66	0.08	0.20	38	0.01	0.13	15	0.38	0.23	75	0.13	0.13	60
	90+ days past due .....	0	0.01	34	0	0.02	27	0	0.01	31	0	0.02	26	0	0.02	37
	Nonaccrual .....	0.31	0.45	44	0.90	0.78	62	0.32	0.45	49	1.01	0.80	64	0.64	0.36	75
Owner Occupied	30–89 days past due .....	0.11	0.04	85	0.02	0.06	36	0.01	0.04	27	0.03	0.07	42	0.07	0.06	63
	90+ days past due .....	0	0	38	0	0	33	0	0	37	0	0	33	0	0.01	40
	Nonaccrual .....	0.22	0.17	65	0.36	0.32	63	0.23	0.17	67	0.43	0.27	73	0.25	0.19	65
Other	30–89 days past due .....	0.03	0.08	51	0.07	0.12	51	0	0.08	14	0.35	0.14	81	0.06	0.05	73
	90+ days past due .....	0	0.01	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	41
	Nonaccrual .....	0.08	0.24	38	0.54	0.40	66	0.09	0.23	40	0.57	0.44	66	0.39	0.14	80
Farmland	30–89 days past due .....	0	0.17	31	0	0.13	30	0	0.10	31	0	0.11	30	0	0.21	28
	90+ days past due .....	0	0	45	0	0.01	45	0	0	45	0	0	45	0	0.01	45
	Nonaccrual .....	0	0.67	21	0	1.14	20	0	0.69	23	0	1.13	19	0	1.06	24
Credit card	30–89 days past due .....		0.87			0.75			0.81			0.95			0.87	
	90+ days past due .....		0.45			0.56			0.45			0.63			0.18	
	Nonaccrual .....		0.12			0.10			0.10			0.05			0	

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

## Regulatory Capital Components and Ratios

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019										
<b>Common Equity Tier 1 Capital</b>															
Common stock plus related surplus .....	1,022,725	1,044,600	1,021,541	1,049,714	795,661										
Retained earnings .....	456,251	398,280	442,306	378,268	358,666										
Accumulated other comprehensive income (AOCI) .....	-15,170	312	-2,821	621	-1,208										
Common equity tier 1 minority interest .....	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions .....	1,463,806	1,443,192	1,461,026	1,428,603	1,153,119										
<b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>															
Less: Goodwill, intangible assets, and deferred tax assets .....	540,217	549,837	546,759	556,597	425,232										
Accumulated other comprehensive income-related adjustments .....	-15,162	312	-2,821	621	-1,208										
Other deductions from common equity tier 1 capital .....	0	0	0	0	0										
Subtotal: .....	938,751	893,043	917,088	871,385	729,095										
Adjustments and deductions for common equity tier 1 capital .....	0	0	0	0	0										
Common equity tier 1 capital .....	938,751	893,043	917,088	871,385	729,095										
<b>Additional Tier 1 Capital</b>															
Additional tier 1 capital instruments and related surplus .....	127,598	126,928	127,430	126,888	62,651										
Non-qualifying capital instruments .....	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital .....	0	0	0	0	0										
Additional tier 1 capital before deductions .....	127,598	126,928	127,430	126,888	62,651										
Less: Additional tier 1 capital deductions .....	0	0	0	0	0										
Additional tier 1 capital .....	127,598	126,928	127,430	126,888	62,651										
<b>Tier 1 Capital</b> .....	1,066,349	1,019,971	1,044,518	998,273	791,746										
<b>Tier 2 Capital</b>															
Tier 2 capital instruments and related surplus .....	125,000	160,000	160,000	167,500	35,000										
Non-qualifying capital instruments .....	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital .....	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital .....	54,797	64,257	52,854	64,597	18,231										
Exited advanced approach eligible credit reserves .....															
Unrealized gains on AFS preferred stock classified as equity .....															
Tier 2 capital before deductions .....	179,797	224,257	212,854	232,097	53,231										
Exited advanced approach tier 2 capital before deductions .....															
Less: Tier 2 capital deductions .....	0	0	0	0	0										
Tier 2 capital .....	179,797	224,257	212,854	232,097	53,231										
Exited advanced approach tier 2 capital .....															
Total capital .....	1,246,146	1,244,228	1,257,372	1,230,370	844,977										
Exited advanced approach total capital .....															
<b>Total Assets for Capital Ratios</b>															
Average total consolidated assets, adjusted .....	11,865,430	10,890,062	11,873,936	11,135,791	8,207,462										
Less: Deductions from common equity tier 1 capital .....	540,217	549,837	546,759	556,597	425,232										
Less: Other deductions .....	0	0	0	3,487	0										
Total assets for leverage ratio .....	11,325,213	10,340,225	11,327,177	10,575,707	7,782,230										
Total risk-weighted assets .....	9,468,814	8,050,993	8,940,018	7,892,045	6,003,894										
Exited advanced approach total RWA .....															
<b>Capital Ratios</b>	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct
Common equity tier 1 capital, column A .....	9.91	12.18	17	11.09	12.54	32	10.26	12.37	22	11.04	12.35	32	12.14	12.50	55
Common equity tier 1 capital, column B .....	0	0.26	46	0	0.28	46	0	0.29	46	0	0.30	46	0	0	50
Tier 1 capital, column A .....	11.26	12.88	25	12.67	13.31	46	11.68	13.11	29	12.65	13.08	51	13.19	13.19	59
Tier 1 capital, column B .....	0	0.31	46	0	0.32	46	0	0.34	46	0	0.34	46	0	0	50
Total capital, column A .....	13.16	14.72	22	15.45	15.37	58	14.06	14.91	38	15.59	15.23	64	14.07	14.63	46
Total capital, column B .....	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0	50
Tier 1 leverage .....	9.42	9.06	62	9.86	9.15	76	9.22	8.98	63	9.44	9.13	62	10.17	10.39	49
Supplementary leverage ratio, advanced approaches HCs .....		6.62			7.94			6.71			8.72				

**Insurance and Broker-Dealer Activities**

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
<b>Insurance Activities</b>							
Total insurance underwriting assets .....	0	0	0	0	0	0	-100.00
Total property and casualty assets .....	0	0	0	0	0	0	-100.00
Reinsurance recoverables (P/C) .....							
Total life and health assets .....	0	0	0	0	0	0	
Reinsurance recoverables (L/H) .....							
Separate account assets (L/H) .....	0	0	0	0	0	0	
Total insurance underwriting equity .....	0	0	0	0	0	0	-100.00
Total property and casualty equity .....	0	0	0	0	0	0	-100.00
Total life and health equity .....	0	0	0	0	0	0	
Total insurance underwriting net income .....	0	0	0	0	0	0	
Total property and casualty .....	0	0	0	0	0	0	
Total life and health .....	0	0	0	0	0	0	
Claims and claims adjusted expense reserves (P/C) .....	0	0	0	0	0	0	-100.00
Unearned premiums (P/C) .....	0	0	0	0	0	0	
Policyholder benefit and contractholder funds (L/H) .....	0	0	0	0	0	0	
Separate account liabilities (L/H) .....	0	0	0	0	0	0	
Insurance activities revenue .....	0	0	0	0	0	0	-100.00
Other insurance activities income .....	0	0	0	0	0	0	-100.00
Insurance and reinsurance underwriting income .....	0	0	0	0	0	0	
Premiums .....	0	0	0	0	0	0	
Credit related insurance underwriting .....	0	0	0	0	0	0	
Other insurance underwriting .....	0	0	0	0	0	0	
Insurance benefits, losses, expenses .....	0	0	0	0	0	0	
Net assets of insurance underwriting subsidiaries .....	0	0	0	0	0	0	
Life insurance assets .....	259,121	264,548	259,208	265,253	237,411	-2.05	95.14

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Insurance underwriting assets / Consolidated assets .....	0	0	40	0	0	40	0	0	40	0	0	39	0	0	48
Insurance underwriting assets (P/C) / Total insurance underwriting assets .....	50.48			54.39			53.11			53.67			60		
Insurance underwriting assets (L/H) / Total insurance underwriting assets .....	49.52			45.61			46.89			46.33			40		
Separate account assets (L/H) / Total life assets .....	11.64			12.21			13.40			11.24			0		
Insurance activities revenue / Adjusted operating income .....	0	0.38	16	0	0.38	11	0	0.36	11	0	0.41	11	0	0.37	22
Premium income / Insurance activities revenue .....	3.33			2.23			2.76			2.84			0.03		
Credit related premium income / Total premium income .....	37.50			33.33			32.99			38.23			100		
Other premium income / Total premium income .....	62.50			66.67			67.01			61.77			0		
Insurance underwriting net income / Consolidated net income .....	0	0.02	45	0	0.02	45	0	0.02	44	0	0.03	44	0	0	48
Insurance net income (P/C) / Equity (P/C) .....	25.60			22.15			23.22			15.59			37.86		
Insurance net income (L/H) / Equity (L/H) .....	150.40			3.56			4.49			3.62					
Insurance benefits, losses, expenses / Insurance premiums .....	2,703.20			1,367.96			927.51			447.82			132.57		
Reinsurance recovery (P/C) / Total assets (P/C) .....	0.07			0.07			0.07			0.07			0		
Reinsurance recovery (L/H) / Total assets (L/H) .....	0			0			0			0			0		
Net assets of insurance underwriting subsidiaries / Consolidated assets .....	0	0	44	0	0	44	0	0	44	0	0	44	0	0	49
Life insurance assets / Tier 1 capital + allowance for loan and lease losses .....	23.20	12.22	90	24.50	11	97	23.71	12	94	25.05	11.03	97	29.36	11.53	99
<b>Broker-Dealer Activities</b>															
Net assets of broker-dealer subsidiaries (\$000) .....	0			0			0			0			0		
Net assets of broker-dealer subsidiaries / Consolidated assets .....	0	0.46	37	0	0.50	37	0	0.46	37	0	0.75	37	0	0	49

## Foreign Activities

Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Foreign Activities</b>					
Total foreign loans and leases .....	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
Loans to depository institutions and other banks acceptances .....	0	0	0	0	0
Loans to foreign governments and institutions .....	0	0	0	0	0
Loans to individuals .....	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities .....	2,000	2,000	2,000	0	0
Interest-bearing bank balances .....	0	0	0	0	0
Total selected foreign assets .....	2,000	2,000	2,000	0	0
Total foreign deposits .....	0	0	0	0	0
Interest-bearing deposits .....	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Analysis Ratios</b>															
Yield: Foreign loans .....		0.70			0.69			0.66			0.87				0
Cost: Interest-bearing deposits.....		0.14			0.13			0.14			0.42				2.53
<b>Net Losses as a Percent of Foreign Loans by Type</b>															
Real estate loans .....		0.72			0.37			0.20			5.18				
Commercial and industrial loans .....		1.62			1.94			0.79			0.64				2.35
Foreign governments and institutions .....		0			0			0			0				
<b>Growth Rates</b>															
Net loans and leases.....		10.28			-6.17			6.83			-2.40				-47.91
Total selected assets.....	0	17.19	49		-2.56			9.48			2.04				-25.04
Deposits .....		-5.48			2.95			0.73			3.46				2.53

**Servicing, Securitization and Asset Sale Activities—Part 1**

Activity	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans .....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Activity as a Percent of Total Assets</b>		03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans .....		0	0	0	0	0	0	
Home equity lines .....		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans .....		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures .....		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures .....		0	0	0	0	0	0	
<b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b>								
1–4 family residential loans .....								
Home equity lines .....								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans .....								
All other loans and leases.....								

**Servicing, Securitization and Asset Sale Activities—Part 2**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>Percent of Total Securitization Activities by Type</b>					
Retained credit exposure.....					
1–4 family residential loans.....					
Home equity lines.....					
Credit card receivables.....					
Auto loans.....					
Commercial and industrial loans.....					
All other loans and leases.....					
Unused commitments to provide liquidity (servicer advance).....					
Seller's interest carried as securities and loans .....					
Home equity lines.....					
Credit card receivables.....					
Commercial and industrial loans .....					
<b>Percent of Tier 1 Capital</b>					
Total retained credit exposure.....	0	0	0	0	0
Total retained credit exposure and asset sale credit exposure .....	0.30	0.32	0.31	0.33	0.41
Dollar Amount in Thousands					
	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commcial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 30–89 days past due securitized assets.....	0	0	0	0	0
<b>90+ Days Past Due Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total 90+ days past due securitized assets .....	0	0	0	0	0
Total past due securitized assets.....	0	0	0	0	0
<b>Net Losses on Securitized Assets</b>					
1–4 family residential loans .....	0	0	0	0	0
Home equity lines.....	0	0	0	0	0
Credit card receivables.....	0	0	0	0	0
Auto loans .....	0	0	0	0	0
Commercial and industrial loans .....	0	0	0	0	0
All other loans and leases.....	0	0	0	0	0
Total net losses on securitized assets.....	0	0	0	0	0

**Servicing, Securitization and Asset Sale Activities—Part 3**

	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019
<b>30–89 Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 30–89 days past due securitized assets .....					
<b>90+ Days Past Due Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans and other consumer loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total 90+ days past due securitized assets .....					
Total past due securitized assets percent of securitized assets .....					
<b>Net Loss on Securitized Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Auto loans .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total net losses on securitized assets .....					
<b>30–89 Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 30–89 days .....					
<b>90+ Days Past Due Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
Total managed loans past due 90+ days .....					
<b>Total Past Due Managed Assets .....</b>					
<b>Net Losses on Managed Assets Percent of Type</b>					
1–4 family residential loans .....					
Home equity lines .....					
Credit card receivables .....					
Commercial and industrial loans .....					
All other loans and leases .....					
<b>Net Losses on Managed Assets Percent of Total Managed Assets .....</b>					

**Parent Company Income Statement**

	Dollar Amount in Thousands	03/31/2022	03/31/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
<b>Operating Income</b>								
Income from bank subsidiaries .....		20,116	10,188	40,587	54,704	79,747	97.45	150.32
Dividends .....		20,000	10,000	40,000	54,000	79,000	100.00	150.00
Interest .....		116	188	587	704	747	-38.30	222.22
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from nonbank subsidiaries .....		0	0	1,600	1,600	1,500		
Dividends .....		0	0	1,600	1,600	1,500		
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Income from subsidiary holding companies .....		0	0	0	0	0	0	
Dividends .....		0	0	0	0	0	0	
Interest .....		0	0	0	0	0	0	
Management and service fees .....		0	0	0	0	0	0	
Other income .....		0	0	0	0	0	0	
Total income from subsidiaries .....		20,116	10,188	42,187	56,304	81,247	97.45	150.32
Securities gains (losses) .....		1,582	8,287	8,123	4,948	0	-80.91	
Other operating income .....		621	373	2,071	949	62	66.49	3781.25
Total operating income .....		22,319	18,848	52,381	62,201	81,309	18.42	177.19
<b>Operating Expenses</b>								
Personnel expenses .....		0	0	0	0	0		
Interest expense .....		2,044	2,284	9,161	7,790	2,055	-10.51	329.41
Other expenses .....		1,643	1,221	5,248	6,185	6,032	34.56	198.73
Provision for loan and lease losses .....		0	0	0	0	0		
Total operating expenses .....		3,687	3,505	14,409	13,975	8,087	5.19	259.36
Income (loss) before taxes .....		14,812	15,537	37,348	63,739	73,222	-4.67	110.82
Applicable income taxes (credit) .....		-1,254	1,432	-1,018	2,900	-924		
Extraordinary items .....								
Income before undistributed income of subsidiaries .....		16,066	14,105	38,366	60,839	74,146	13.90	118.08
Equity in undistributed income of subsidiaries .....		9,694	18,592	71,710	2,470	14,427	-47.86	108.43
Bank subsidiaries .....		9,278	18,015	71,288	2,289	14,134	-48.50	99.48
Nonbank subsidiaries .....		416	577	422	181	293	-27.90	
Subsidiary holding companies .....		0	0	0	0	0		
Net income (loss) .....		25,760	32,697	110,076	63,309	88,573	-21.22	114.35
<b>Memoranda</b>								
Bank net income .....		29,278	28,015	111,288	56,289	93,134	4.51	131.43
Nonbank net income .....		416	577	2,022	1,781	1,793	-27.90	
Subsidiary holding companies' net income .....		0	0	0	0	0		

## Parent Company Balance Sheet

	Dollar Amount in Thousands	03/31/2022	% of Total Assets	03/31/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
<b>Assets</b>											
Investment in bank subsidiaries .....		1,616,709	93.87	1,684,613	96.92	1,644,310	93.81	1,608,715	1,240,281	-4.03	153.98
Common and preferred stock .....		1,571,167	91.23	1,519,211	87.40	1,571,599	89.66	1,499,339	1,203,132	3.42	158.38
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		45,542	2.64	165,402	9.52	72,711	4.15	109,376	37,149	-72.47	60.09
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in nonbank subsidiaries .....		6,605	0.38	6,183	0.36	6,605	0.38	6,183	5,692	6.83	728.73
Common and preferred stock .....		6,605	0.38	6,183	0.36	6,605	0.38	6,183	5,692	6.83	728.73
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
Investment in subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Common and preferred stock .....		0	0	0	0	0	0	0	0	0	
Excess cost over fair value .....		0	0	0	0	0	0	0	0	0	
Loans, advances, notes, and bonds .....		0	0	0	0	0	0	0	0	0	
Other receivables .....		0	0	0	0	0	0	0	0	0	
<b>Assets Excluding Investment in Subsidiaries</b>											
Net loans and leases .....		0	0	0	0	0	0	0	0	0	
Securities .....		80,904	4.70	36,467	2.10	87,622	5	93,207	1,000	121.86	7990.40
Securities purchased (reverse repos) .....		0	0	0	0	0	0	0	0	0	
Cash and due from affiliated depository institution .....		8,803	0.51	7,187	0.41	8,803	0.50	7,187	5,442	22.49	1749.37
Cash and due from unrelated depository institution .....		0	0	0	0	0	0	0	0	0	
Premises, furnishings, fixtures and equipment .....		0	0	0	0	0	0	0	0	0	
Intangible assets .....		0	0	0	0	0	0	0	0	0	
Other assets .....		9,109	0.53	3,781	0.22	5,390	0.31	13,425	1,720	140.92	251.56
Balance due from subsidiaries and related institutions .....		82	0	0	0	25	0	0	0	0	
Total assets .....		1,722,212	100.00	1,738,231	100.00	1,752,755	100.00	1,728,717	1,254,135	-0.92	168.51
<b>Liabilities and Capital</b>											
Deposits .....		0	0	0	0	0	0	0	0	0	
Securities sold (repos) .....		0	0	0	0	0	0	0	0	0	
Commercial paper .....		0	0	0	0	0	0	0	0	0	
Other borrowings 1 year or less .....		0	0	0	0	0	0	0	0	0	
Borrowings with maturity over 1 year .....		0	0	0	0	0	0	0	0	0	
Subordinated notes and debentures .....		125,000	7.26	160,000	9.20	160,000	9.13	167,500	35,000	-21.88	257.14
Other liabilities .....		5,808	0.34	8,111	0.47	4,299	0.25	5,726	3,365	-28.39	1257.01
Balance due to subsidiaries and related institutions .....		72,071	4.18	71,401	4.11	71,903	4.10	71,361	62,651	0.94	209.36
Total liabilities .....		202,879	11.78	239,512	13.78	236,202	13.48	244,587	101,016	-15.29	245.47
Equity Capital .....		1,519,333	88.22	1,498,719	86.22	1,516,553	86.52	1,484,130	1,153,119	1.38	160.75
Perpetual preferred stock (income surplus) .....		55,527	3.22	55,527	3.19	55,527	3.17	55,527	0	0.00	
Common stock .....		612	0.04	611	0.04	611	0.03	609	519	0.16	82.14
Common surplus .....		1,093,976	63.52	1,086,763	62.52	1,091,255	62.26	1,082,189	840,693	0.66	201.01
Retained earnings .....		456,251	26.49	398,280	22.91	442,306	25.23	378,268	358,666	14.56	86.28
Accumulated other comprehensive income .....		-15,170	-0.88	312	0.02	-2,821	-0.16	621	-1,208		
Other equity capital components .....		-71,863	-4.17	-42,774	-2.46	-70,325	-4.01	-33,084	-45,551		
Total liabilities and equity capital .....		1,722,212	100.00	1,738,231	100.00	1,752,755	100.00	1,728,717	1,254,135	-0.92	168.51
<b>Memoranda</b>											
Loans and advances from bank subsidiaries .....		0	0	0	0	0	0	0	0	0	
Loans and advances from nonbank subsidiaries .....		69,416	4.03	68,746	3.95	69,248	3.95	68,706	60,306	0.97	208.52
Notes payable to subsidiaries that issued TPS .....		69,416	4.03	68,746	3.95	69,248	3.95	68,706	60,306	0.97	208.52
Loans and advances from subsidiary holding companies .....		0	0	0	0	0	0	0	0	0	
Subordinated and long-term debt 1 year or less .....		0	0	0	0	0	0	0	0	0	
Guaranteed loans to banks, nonbanks, and holding companies .....		0	0	0	0	0	0	0	0	0	

## Parent Company Analysis—Part 1

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Profitability</b>															
Net income / Average equity capital .....	6.76	9.94	17	8.78	12.54	21	7.33	11.94	7	4.35	7.29	20	7.84	10.58	20
Bank net income / Average equity investment in banks .....	7.45	10.44	21	7.42	12.55	8	7.23	11.80	8	3.92	7.45	15	7.86	10.85	20
Nonbank net income / Average equity investment in nonbanks .....	25.19	11.36	80	37.33	12.53	87	35.93	13.12	86	31.49	9.75	86	33.81	12.07	84
Subsidiary HCs net income / Average equity investment in sub HCs .....		8.34			11.69			10.11			7.01			15.16	
Bank net income / Parent net income .....	113.66	97.54	96	85.68	95.97	18	101.10	96.79	48	88.91	88.16	20	105.15	103.77	62
Nonbank net income / Parent net income .....	1.61	3.43	66	1.76	2.83	65	1.84	3.40	62	2.81	3.59	66	2.02	1.08	78
Subsidiary holding companies' net income / Parent net income .....		80.23			65.70			65.35			68.34			92.33	
<b>Leverage</b>															
Total liabilities / Equity capital .....	13.35	16.87	51	15.98	17.74	61	15.57	16.81	64	16.48	20.06	62	8.76	9.66	50
Total debt / Equity capital .....	8.23	11.65	52	10.68	11.90	58	10.55	11.71	59	11.29	14.41	58	3.04	3.93	61
Total debt + notes payable to subs that issued TPS / Equity capital .....	12.80	13.71	54	15.26	14.30	67	15.12	13.63	67	15.92	16.67	65	8.27	7.99	54
Total debt + Loans guaranteed for affiliate / Equity capital .....	8.23	11.72	51	10.68	12.02	58	10.55	11.77	59	11.29	14.68	57	3.04	3.97	61
Total debt / Equity capital – excess over fair value .....	8.23	11.75	52	10.68	12	58	10.55	11.81	58	11.29	14.52	58	3.04	3.93	61
Long-term debt / Equity capital .....	8.23	11.08	53	10.68	11.33	58	10.55	10.95	60	11.29	13.56	58	3.04	3.86	62
Short-term debt / Equity capital .....	0	0.49	40	0	0.52	41	0	0.57	38	0	0.77	38	0	0.01	46
Current portion of long-term debt / Equity capital .....	0	0.08	42	0	0.04	41	0	0.06	41	0	0.06	40	0	0	47
Excess cost over fair value / Equity capital .....	0	0.07	41	0	0.10	40	0	0.05	41	0	0.08	39	0	0	46
Long-term debt / Consolidated long-term debt .....	63.43	40.81	65	69.14	35.48	79	68.99	39.86	72	70.12	34.67	81	12.74	14.37	58
<b>Double Leverage</b>															
Equity investment in subs / Equity capital .....	103.85	103.47	57	101.78	102.85	47	104.07	103.22	61	101.44	102.81	43	104.83	104.21	55
Total investment in subs / Equity capital .....	106.84	108.45	58	112.82	108.21	78	108.86	108.40	70	108.81	110.16	68	108.05	104.48	68
Equity investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
Total investment in subs / Equity cap, Qual TPS + other PS in T1 .....															
<b>Double Leverage Payback</b>															
Equity investment in subs – equity cap / Net income (X) .....	0.57	0.38	65	0.20	0.22	54	0.56	0.29	72	0.34	0.47	49	0.63	0.44	61
Equity investment in subs – equity cap / Net income-div (X) .....	0.99	1.31	55	0.31	0.74	31	0.94	1.05	59	1.05	1.82	40	1.03	1.47	49
<b>Coverage Analysis</b>															
Operating income-tax + noncash / Operating expenses + dividends .....	162.61	129.62	66	118.79	111.20	57	92.95	152.85	21	104.23	136.59	35	194.28	153.39	76
Cash from ops + noncash items + op expense / Op expense + dividend .....	121.53	125.04	52	197.44	98.58	87	103.17	154.48	28	118.56	147.24	42	192.52	152.31	76
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends .....	100.61	98.29	56	100	85.35	57	105.10	98.54	61	102.69	134.08	38	103.57	105.99	47
Pretax operating income + interest expense / Interest expense .....	824.66	2,251.18	41	780.25	1,142.88	52	507.68	1,835.33	23	918.22	2,016.32	48	3,663.11	17,211.14	71
Pretax op inc + interest expense + trust pref / Interest expense + trust pref .....	710.05	1,728.15	37	699.19	1,357.31	46	453.67	1,770.77	21	701.71	1,539.23	42	1,579.53	2,481.22	70
Dividends + interest from subsidiaries / Interest expense + dividends .....	154.25	145.40	60	75.80	117.86	35	78.60	174.12	17	111.04	150.43	35	223.85	196.13	73
Fees + other income from subsidiaries / Salary + other expenses .....	0	9.52	34	0	13.36	34	0	11.92	32	0	13.95	31	0	3.91	38
Net income / Current part of long-term debt + preferred dividends (X) .....	25.66	20.52	69	32.57	33.13	67	27.41	47.61	62		35.64				71.69
<b>Other Ratios</b>															
Net assets that reprice within 1 year / Total assets .....	0.30	3.42	36	-2.20	3.97	8	-1.84	3.44	10	-0.09	3.85	17	0.06	1.59	47
<b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>															
90+ days past due .....		0.24			0.05			0.17			0.10			0	
Nonaccrual .....		0.75			1.22			0.92			1.03			8.16	
Total .....		1			1.27			1.09			1.13			8.16	
<b>Guaranteed Loans as a Percent of Equity Capital</b>															
To bank subsidiaries .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
To subsidiary holding companies .....	0	0	49	0	0	49	0	0	49	0	0	49	0	0	50
Total .....	0	0.02	47	0	0.03	47	0	0.02	46	0	0.05	46	0	0	49
<b>As a Percent of Consolidated Holding Company Assets</b>															
Nonbank assets of nonbank subsidiaries .....	0.04	1.70	43	0.04	1.80	47	0.05	1.76	48	0.04	2.66	43	0.06	0.13	68
Combined thrift assets (reported only by bank holding companies) .....	0	0	50	0	0	49	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets .....	0	0.05	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0	49

## Parent Company Analysis—Part 2

	03/31/2022			03/31/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct	BHC	Peer # 2	Pct									
<b>Payout Ratios — Parent</b>															
Dividends declared / Income before undistributed income.....	68.45	64.91	58	79.09	74.87	57	116.01	66.37	86	70.54	81.10	48	46.18	65.39	34
Dividends declared / Net income .....	42.69	33.46	68	34.12	23.13	68	40.44	28.27	76	67.79	42.29	84	38.66	25.65	71
Net income – dividends / Average equity.....	3.87	6.76	20	5.79	9.52	23	4.37	8.62	11	1.40	4.14	20	4.81	7.61	18
<b>Percent of Dividends Paid</b>															
Dividends from bank subsidiaries .....	181.87	124.34	69	89.64	101.14	44	89.87	155.92	26	125.82	132.17	54	230.72	160.93	77
Dividends from nonbank subsidiaries .....	0	1.65	31	0	3.28	30	3.59	4.90	71	3.73	3.41	73	4.38	2.59	79
Dividends from subsidiary holding companies.....	0	3.24	45	0	4.75	46	0	5.91	45	0	4.85	44	0	0	48
Dividends from all subsidiaries .....	181.87	153.16	61	89.64	128.99	36	93.46	203.53	17	129.55	174.85	40	235.10	209.89	73
<b>Payout Ratios — Subsidiaries:</b>															
<b>Percent of Bank Net Income</b>															
Dividends from bank subsidiaries .....	68.31	43.39	63	35.70	30.63	54	35.94	45.96	36	95.93	60.28	83	84.82	45.88	84
Interest income from bank subsidiaries.....	0.40	0.15	83	0.67	0.12	88	0.53	0.11	85	1.25	0.36	86	0.80	0.09	92
Management and service fees from bank subsidiaries .....	0	0.75	39	0	1.08	36	0	0.88	38	0	1.47	37	0	0.47	43
Other income from bank subsidiaries.....	0	0	48	0	0	47	0	0	47	0	0	46	0	0	46
Operating income from bank subsidiaries .....	68.71	49.34	61	36.37	33.49	53	36.47	51.33	35	97.18	62.88	80	85.63	48.40	84
<b>Percent of Nonbank Net Income</b>															
Dividends from nonbank subsidiaries .....	0	31.46	24	0	47.24	21	79.13	62.63	58	89.84	56.39	65	83.66	76.61	46
Interest income from nonbank subsidiaries.....	0	2.20	37	0	2.80	33	0	2.44	31	0	7.38	32	0	0.91	44
Management and service fees from nonbank subsidiaries .....	0	0.46	41	0	0.53	40	0	0.37	40	0	0.86	39	0	0.02	47
Other income from nonbank subsidiaries.....	0	0.06	48	0	0.09	45	0	0.07	45	0	0.16	46	0	0.01	47
Operating income from nonbank subsidiaries .....	0	39.06	17	0	69.48	11	79.13	87.22	53	89.84	79.84	58	83.66	83.73	46
<b>Percent of Subsidiary Holding Companies' Net Income</b>															
Dividends from subsidiary holding companies.....		117.80			28.44			38.10			43.51				65.48
Interest income from subsidiary holding companies .....		11.88			6.44			5.26			8.40				0
Management and service fees from subsidiary holding companies.....		0.52			0.37			0.73			0.44				0
Other income from subsidiary holding companies.....		-3.33			-1.46			-0.40			0.01				0
Operating income from subsidiary holding companies.....		126.86			34.47			58.37			55.20				65.48
<b>Dependence on Subsidiaries:</b>															
<b>Percent of Total Operating Income</b>															
Dividends from bank subsidiaries .....	89.61	60.28	46	53.06	58.57	38	76.36	74.16	30	86.82	69.76	41	97.16	77.61	49
Interest income from bank subsidiaries.....	0.52	1.04	78	1	0.72	81	1.12	0.23	89	1.13	0.63	79	0.92	0.23	88
Management and service fees from bank subsidiaries .....	0	1.48	38	0	4.11	36	0	1.44	37	0	1.87	37	0	0.75	43
Other income from bank subsidiaries.....	0	0.01	46	0	0.02	46	0	0.02	46	0	0.04	45	0	0.01	46
Operating income from bank subsidiaries .....	90.13	73.91	35	54.05	71.70	27	77.48	83.13	24	87.95	82.20	29	98.08	94.06	38
Dividends from nonbank subsidiaries .....	0	4.30	30	0	5.32	29	3.05	3.07	76	2.57	1.95	76	1.84	1.13	80
Interest income from nonbank subsidiaries.....	0	0.21	40	0	0.82	37	0	0.18	36	0	0.73	36	0	0	45
Management and service fees from nonbank subsidiaries .....	0	0.01	43	0	0.05	42	0	0.01	42	0	0.02	42	0	0	48
Other income from nonbank subsidiaries.....	0	0	48	0	0.01	47	0	0.01	45	0	0.01	46	0	0	47
Operating income from nonbank subsidiaries .....	0	6.88	25	0	10.59	21	3.05	4.67	70	2.57	4.70	68	1.84	1.56	78
Dividends from subsidiary holding companies.....	0	1.52	46	0	1.03	46	0	2.10	45	0	2.53	44	0	0	47
Interest income from subsidiary holding companies .....	0	0.01	46	0	0.13	45	0	0.01	45	0	0.11	44	0	0	49
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	50
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	49
Operating income from subsidiary holding companies.....	0	3.73	44	0	2.35	44	0	3.91	43	0	4.56	42	0	0	47
Loans and advances from subsidiaries / Short term debt.....		225.56			142.34			158.10			135.13				1,178.56
Loans and advances from subsidiaries / Total debt .....	55.53	28.43	77	42.97	29.59	69	43.28	26.38	71	41.02	27.08	68	172.30	70.71	80